On September 29, 2020, *Christianity Today* published an article citing allegations by three anonymous sources that the late Ravi Zacharias sexually harassed them at two spas he co-owned.¹ Miller & Martin PLLC was hired by Ravi Zacharias International Ministries (“RZIM”) to conduct an independent investigation into these allegations. RZIM management agreed that we would report to a committee of the RZIM Board of Directors. Both RZIM management and the Board committee confirmed that the investigation extended to any other allegations of sexual misconduct that might arise from our investigation.

We confirmed one of the three accounts described in the *Christianity Today* article and found significant evidence of sexual misconduct involving additional massage therapists. We also reviewed Mr. Zacharias’s electronic devices and found evidence of text- and email-based relationships with women who were not his wife, as well as over 200 “selfie”-style photographs of women.

**SCOPE OF INVESTIGATION**

Though our investigation was not limited to the spa allegations reported in *Christianity Today*, we had to make judgment calls about how broadly to investigate. For example, we did not enlist resources on the ground in Asia, where Mr. Zacharias frequently traveled, to locate and interview witnesses there. With over 200 massage therapist contacts in Mr. Zacharias’s phones, including many overseas, we did not think it worthwhile to attempt an exhaustive survey and instead sought to speak with those we thought most likely to have relevant information or who otherwise reached out to us. At times, we received second-hand and uncorroborated information that we chose not to pursue and instead focused on more definite leads. These were not limitations placed on us by RZIM or the Board committee, but decisions that we made primarily because we found enough evidence to answer the ultimate question we were hired to investigate.

While we limited our engagement to an investigation of sexual misconduct, we faced the issue of what conduct fits that description. Some may claim that it excludes communication that does not result in physical contact. But we spoke with many witnesses, both within and outside RZIM, who saw the question of Mr. Zacharias’s alleged sexual misconduct as intertwined with allegations by a woman named Lori Anne Thompson, who claimed in 2017 that Mr. Zacharias engaged “in sexually explicit online conversations” with her and solicited indecent photos of her.² As expressed by one witness who worked closely with Mr. Zacharias, Ms. Thompson’s account “at least makes the spa allegations more plausible and vice versa.” Many people within RZIM felt strongly that the Thompson matter, which resulted in a confidential settlement agreement, left several questions unanswered, and RZIM leadership encouraged us to include it in our investigation. This report explains our effort to investigate that matter and describes other evidence that is consistent with Ms. Thompson’s allegations.

The scope of our engagement did not extend to RZIM finances, possible retaliation against employees, or other aspects of the organization’s culture. This report comments on some of these issues as necessary to discuss sexual misconduct, but this was not an investigation into such topics.

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² 1:17-cv-02885-LMM, Doc. 9-1, Filed 8/3/17 M. Bryant letter to R. Zacharias.
Similarly, we did not find evidence that anyone within RZIM or on its Board knew that Mr. Zacharias had engaged in sexual misconduct.

**METHODOLOGY**

We engaged Muller Group International, a private investigations firm comprised of former federal law enforcement officers, to assist with this investigation. Over 50 individuals were interviewed, including over a dozen massage therapists who treated Mr. Zacharias over the years and in different contexts. We attempted to interview several other therapists who either never responded or were unwilling to share experiences with us. Some of the therapists with whom we spoke worked at the spas mentioned in the *Christianity Today* article, but most of them provided treatments to Mr. Zacharias in other locations and at different points in time. Some approached us to offer information, some were referred by others we interviewed, and some we directly sought out.

The overwhelming majority of those we interviewed requested confidentiality and asked to have their identities kept anonymous. To encourage witnesses to speak candidly, both RZIM management and the committee of the RZIM Board to which we report agreed that they would not have access to witness identities. As a result, and because most witnesses spoke to us in reliance on our assurance of confidentiality, we are not revealing names of any witnesses in this report or otherwise.

In addition to reviewing numerous documents provided by RZIM and other witnesses, we hired a digital forensics vendor to image and process four mobile devices and one laptop we received from RZIM, all of which were used by Mr. Zacharias at various times. The mobile devices provided the single greatest source of data about Mr. Zacharias’s private activity and housed text and chat application messages, emails, recorded messages, documents, and images that sparked numerous leads. Call logs for each phone provided a useful proxy for the approximate dates when Mr. Zacharias likely used the phones. The first phone appears to have been in use from around February 2020 until his death in May 2020; the second phone from July 2017 until about January 2018; the third phone from July 2019 until April 2020; and the fourth phone from February 2014 through October 2014. There are large, significant gaps in time for which we do not have the benefit of any mobile devices, including the almost three-year period from October 2014 until July 2017, during which period he communicated with Lori Anne Thompson and possibly other individuals relevant to this investigation.

An obvious limitation of this investigation is that we were not able to speak with the accused, as Mr. Zacharias passed away in May 2020 before the allegations regarding massage therapists surfaced. We do not know how he would respond to or defend against the various

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3 We refer to all of them as “therapists” or “massage therapists,” although as this report reveals not all of the individuals who provided Mr. Zacharias with massage services were trained and licensed therapists.

4 While it appears that the phones were only in use during these periods, some of the later phones contain information that predates Mr. Zacharias’s use of those particular phones, which suggests that certain information was transferred onto the phones when he changed phones on existing accounts. For example, there are some text messages stored on later devices that were sent and received before he appears to have been using the devices. These were likely transferred from cloud storage when he activated the phones. But any texts or emails that were deleted from old phones would not have been stored on the cloud and thus would not have transferred to the newer devices when they were activated.
allegations. The conclusions we report here are based solely on conduct for which, in our judgment, there is credible evidence.

We also acknowledge possible selection bias in this investigation. The percentage of massage therapists we interviewed who reported wrongful conduct may not reflect the percentage of massage therapists in the aggregate with whom Mr. Zacharias acted inappropriately. Our investigation may have been more likely to locate those with negative experiences, and there are likely more therapists than those whom we have interviewed who would report that Mr. Zacharias did not act inappropriately. We do not think any such selection bias is a limitation, though. We assumed that, for a person in Mr. Zacharias’s position, the relevant question is not whether he always engaged in inappropriate sexual behavior with massage therapists but whether he ever did.

**IN Volvement in Spas**

*Christianity Today* reported that Mr. Zacharias was involved with the Touch of Eden and Jivan Wellness spas. According to corporate records on file with the Georgia Secretary of State, Touch of Eden was incorporated in 2004 and administratively dissolved in 2008; Jivan Wellness was incorporated in 2008 and administratively dissolved in 2015. Based on witness interviews, we believe the business actually closed around 2012. The two spas operated in the same location in Alpharetta, Georgia, one forming shortly after the other closed down.

Mr. Zacharias is not listed on incorporation documents filed with the Georgia Secretary of State for either company, and he did not appear to have any role in managing the day-to-day operations of the spas. He told one massage therapist he was a silent investor in both spas,5 and one of the owners of Jivan Wellness told us that Mr. Zacharias invested as well, but we were not able to confirm how much if any money he invested. We understand, however, that Mr. Zacharias was involved in the concept and opening of Jivan Wellness. He had an interest in Eastern treatment and wanted to bring that influence to the spa, including designing a treatment room specifically for Ayurvedic massage. Multiple witnesses told us that he arranged for massage therapists he met in Asia to train the Jivan Wellness staff in those techniques, and one told us that he tried to recruit her from Thailand to work at the spa. He had a Jivan Wellness email address, and he stored the Employer Identification Number (EIN) in his phone. Mr. Zacharias told at least one witness that he intended for Jivan Wellness to support RZIM’s philanthropic ministry, Wellspring International, and there are notes on one of his electronic devices that are consistent with that plan. Another witness had a vague recollection that this was the initial plan as well. We did not have access to Jivan Wellness’s financial records, though, so we do not know whether Jivan Wellness ever provided financial support to Wellspring.

Of the three women who we believe were sources for the *Christianity Today* article, only one agreed to speak with us. The information she related is included in the following section. Another declined to speak with us on the advice of her attorney. We were unable to confirm the identity of the third woman.

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5 We were told by one witness that one of the former owners of Touch of Eden has the spa’s records and might know whether and how much Mr. Zacharias invested, but she would not speak to us on the advice of her attorney.
INTERACTION WITH MASSAGE THERAPISTS

Although we were able to interview only one of the massage therapists anonymously referenced in the Christianity Today article, our investigation revealed other massage therapists who corroborate her account. Several massage therapists confirmed Mr. Zacharias’s frequent efforts to “try for more than a massage,” as one therapist put it. Eight therapists reported that Mr. Zacharias would start the massage either completely nude or would remove the sheets during the massage. Six therapists reported that he always or almost always had an erection during the massage. Four therapists reported that he would either touch his genitals or ask them to touch his genitals. And five therapists reported that he touched or rubbed them inappropriately.

Some therapists pushed back on his behavior with some success. One reported that she would re-drape him if he removed the sheets, told him when she was uncomfortable, and told him he would have to leave if he did not stop. One therapist responded to his attempts to rub her legs by moving his arms back onto the table and at times even binding his arms with sheets into a “sling” to keep them from wandering. She refused his frequent requests to touch his genitals. Another therapist told him she did not feel comfortable and would stop him when he would rub her leg up to mid-thigh and grab her waist, which was an “obvious cue that he wanted more.” Another therapist also refused when he asked her to “go lower” and massage closer to his genitals, and she admonished him on several occasions when he would start touching himself. He asked this same person to travel overseas to massage him on trips, but she was not comfortable with him and was afraid she would not be able to afford a plane ticket home if she felt the need to return early. She reported that she could see how “more than a massage” would have happened if a therapist did not feel comfortable speaking up and pushing back.

Some therapists reported even more serious and sustained sexual assaults that evolved over time. Two therapists obliged his request to masturbate him, telling one of them it was necessary because his pain was “ligamental.” While five women reported that he touched and grabbed their legs, two said he eventually went beyond that with them, rubbing their breasts and genitals. One therapist further reported that she was struggling financially, and Mr. Zacharias offered to help pay for her schooling and monthly living expenses in addition to compensating her for the massages (see below in the discussion of Touch of Hope). She told us that “the more we saw each other the more he became comfortable and wanted to go further.” She told us she “felt obligated” to do what he asked because of the financial support he provided. In addition to these direct accounts, these and other witnesses claimed to know or to have heard of Mr. Zacharias’s abuse or attempted abuse of other massage therapists, but we did not credit such hearsay.

Only one of the witnesses we interviewed said that Mr. Zacharias engaged in sexual intercourse. This witness reported details of many encounters over a period of years that she described as rape. To protect her identity, this report does not disclose many of the details she shared with us. Some information is related below because aspects of Mr. Zacharias’s behavior 6

6 Mr. Zacharias had significant back problems, but we learned that this person and others who massaged him frequently were not licensed massage therapists and appeared to have no formal training. One spa he frequented was closed down, and its owner’s massage therapy license revoked, for hiring unlicensed therapists. While two highly trained therapists we interviewed confirmed that releasing muscles in the groin area may be medically appropriate for some pain, such techniques should only be performed by highly trained therapists and never through skin-on-skin contact.
towards this witness were similar to his conduct with other therapists, specifically: the use of ministry funds to provide financial support, the effort to elicit personal information about a difficult past, and Mr. Zacharias’s use of religious language during their encounters.

This witness told us that their relationship began as a normal massage therapist-client relationship, and she came to think of him as a father figure. He elicited information about her faith and her financial situation. She reported that after he arranged for the ministry to provide her with financial support, he required sex from her. According to this witness, Mr. Zacharias used religious expressions to gain compliance, as she was raised to be a person of faith. She reported that he made her pray with him to thank God for the “opportunity” they both received. She said he called her his “reward” for living a life of service to God, and he referenced the “godly men” in the Bible with more than one wife. She said he warned her not ever to speak out against him or she would be responsible for the “millions of souls” whose salvation would be lost if his reputation was damaged.

A number of aspects of this account involved similar behavior and escalation as the accounts of other therapists who would not have known each other and who treated Mr. Zacharias in different contexts over time. The therapists he reportedly targeted for “more than a massage” discussed a similar modus operandi of building their trust and making them feel at ease. As one put it, he “wasn’t frisky initially.” Some therapists described a process that began with probing conversation and him asking about their families and backgrounds, often delving into deeply personal issues such as financial struggles or emotionally broken backgrounds. For example, one therapist reported that Mr. Zacharias spent the first half of their first massage session asking about her spiritual journey and prior abuse. This set her at ease and made her feel that he cared for her as a person before he later asked her to massage his genitals. Another woman reported that he would talk about her career plans and efforts to improve her financial situation while he was massaging her breasts. She never came forward because she thought, “who would believe me” against a famous Christian leader. Some therapists also reported that Mr. Zacharias paid very well or would leave large tips and gave gifts that were at times lavish, such as a Persian rug or a Louis Vuitton wallet with $500 inside.

Mr. Zacharias also used his ministry to financially support some of his long-term therapists. According to a description in the Notes application of one of Mr. Zacharias’s phones, Touch of Hope (“TOH”) was a “humanitarian effort on the part of RZIM meeting short term needs for long term gains.” We learned it was a purely discretionary fund and no clear guidelines governing how money would be granted. We did not set out to investigate TOH in depth, but in reviewing documents provided by RZIM we noticed that a significant portion of the wire payments from that fund went to or for the benefit of four women—all of whom were at times Mr. Zacharias’s massage therapists. TOH funds paid for two of these women to attend massage therapy school after they were already in his regular rotation of therapists despite their apparent lack of formal training or license. One recipient was a massage therapist he met around 2014 in Bangkok and with whom he appears to have had at least an emotional relationship (discussed in a different section below). He used TOH to pay $40,000 for her to attend culinary school in the United States. Each of these four women received monthly support from TOH for extended periods of time.

We accept as true that Mr. Zacharias had significant and at times debilitating lower back pain and that he found relief from massage therapy treatments at the hands of trained professionals.
Indeed, several of the therapists we interviewed reported a normal therapist-client relationship with him and said that he was always professional. One of these therapists said that Mr. Zacharias was always fully nude for his treatments, but she was told it was a cultural thing and necessary for treatment of his pain. Another reported that he frequently got erections during the treatment, which she said is not uncommon for male clients. There are likely other therapists who would similarly report that they did not experience inappropriate behavior.

Mr. Zacharias spent much of the year on the road and typically had at least one male RZIM staff member travel with him. These travel assistants provided the appearance of accountability, so Mr. Zacharias could say he did not travel alone and was never alone with a woman. Indeed, all of the travel assistants we interviewed said that they never observed anything improper. Most of them were aware, however, that Mr. Zacharias had a massage therapist who was often with him to provide treatments during his travels.\(^7\)

Several RZIM staff reported to us that they were concerned about Mr. Zacharias travelling with a personal masseuse, not because they feared actual impropriety but because they feared the appearance of impropriety. A high-level RZIM staff member expressed concerns to Mr. Zacharias about it and encouraged him to stop travelling with her. In response, Mr. Zacharias grew angry and barely spoke to this staff member for a long period of time. He was effectively “sent to Siberia,” as another staff member recalled.\(^8\) Their relationship never fully recovered.

The massage therapist who at times traveled with Mr. Zacharias was not the only woman from whom he received massages during his travels. The travel assistants told us that Mr. Zacharias would often retire to his room at night, and his schedule often included large chunks of time and even entire days when he was alone. A search of his phone records and text messages revealed that he would often arrange for massage treatments in his hotel room when he was likely alone. According to his text messages, at times he would meet the therapists in the hotel lobby and at other times he would direct them to come straight to his room. On one occasion in February 2016, he slipped his room key to a massage therapist by placing it in a book, directing her to come to his room “2 minutes after” she got the book from him.

In addition to finding alone time when he travelled with others, Mr. Zacharias travelled alone to Bangkok and other parts of Southeast Asia for substantial periods of time. RZIM staff described these as writing trips where he would work on his latest book. On such trips, he would stay for days and sometimes weeks alone. According to a text message to a Thai masseuse in February 2016, he spent his days writing and his nights receiving massage treatments. All of the massage therapists we interviewed now live in the United States, and we have little insight into whether Mr. Zacharias engaged in inappropriate massage behavior when in Asia.

We also learned that for several years, Mr. Zacharias owned two apartments in Bangkok. Property records confirm that he bought one of the apartments in 2010 and the other in 2011, both in a residential tower in the Khlong San District of Bangkok. He sold them both in 2015. The Notes

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\(^7\) Mr. Zacharias arranged for her to be paid by or through the ministry. On paper, her job title reflected other responsibilities, but it appears that her primary job was to massage Mr. Zacharias.

\(^8\) Another former RZIM staff member reported similar treatment from Mr. Zacharias when he raised questions about Mr. Zacharias’s conduct in and solo travel to Asia. As a result, he was “demonized” by Mr. Zacharias, who accused him of spreading rumors.
application of his phone contains addresses that correspond with the property records, along with information about common area and maintenance fees for the two units. The Notes application also reveals that between 2010 and 2014 he spent a total of 256 days in one of these apartments and sought rent reimbursement from RZIM for those stays. The other apartment, in the same building but on a different floor, housed one of his massage therapists. An entry on Mr. Zacharias’s phone for the lower floor unit includes this massage therapist’s initials.

**LORI ANNE THOMPSON**

As mentioned above, the scope of our investigation included allegations involving Mr. Zacharias and a Canadian woman named Lori Anne Thompson. Ms. Thompson accused him of “engage[ing] in sexually explicit online conversations” with her, and also “solicit[ing] and ultimately receiv[ing] many indecent photos” of her. She claimed that he “groom[ed]” her as he “gained her trust as a spiritual guide, confidante, and notable Christian statesman,” after which she “opened up her life” to him to the point where he “exercised a controlling influence over her as one with spiritual authority.” He used this influence, she claimed, “to exploit her vulnerability to satisfy [his] own sexual desires.” While they were never physically intimate, Ms. Thompson alleged that they engaged in an emotional relationship through electronic communication and that culminated in him asking for photographs of her, including nudes, which she sent. In order to avoid “protracted and public litigation,” on April 27, 2017 the Thompsons sent Mr. Zacharias a letter demanding $5 million in exchange for a release of claims against him and the ministry.

In response, Mr. Zacharias sued the Thompsons in federal court for extortion under the federal Racketeer Influenced and Corrupt Organization (RICO) statute on July 31, 2017. The Thompsons and Mr. Zacharias mediated and confidentially resolved their disputes in late fall 2017. The resolution reportedly included a nondisclosure agreement (“NDA”). RZIM management informed us that they do not have and have not seen the NDA, and therefore RZIM, which was not a party to that lawsuit, was not able to provide it to us. We are therefore not in a position to evaluate the scope of the NDA or the possibility that either side may have previously violated it.

Nevertheless, the Thompson matter was relevant to our investigation for at least three reasons. (1) Although we were unable to investigate Ms. Thompson’s allegations because of the NDA, other witnesses interviewed for this investigation recounted similar conduct by Mr. Zacharias that is consistent with some of Ms. Thompson’s allegations. (2) Because Mr. Zacharias was able to convince members of the RZIM Board and management that he was the victim of extortionists, RZIM did not investigate the allegations. A full investigation might have uncovered evidence of misconduct at a time when Mr. Zacharias was alive to explain himself. (3) Mr. Zacharias’s response to the Thompson allegations—including explanations of his emails with Ms.

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9 1:17-cv-02885-LMM, Doc. 9-1, Filed 8/3/17 M. Bryant letter to R. Zacharias.
10 One of the massage therapists we interviewed told us that she had thought about coming forward earlier, but after seeing the “viciousness” with which Mr. Zacharias responded to Lori Anne Thompson, she was afraid of being the lone accuser.
11 Mr. Zacharias told certain members of his staff that the phone records and full, complete emails would exonerate him, but he did not give them access to these documents. Two high-level staff approached him directly asking for the phone records, since he claimed they would prove exculpatory. Both of these staff members told us Mr. Zacharias responded to this request with rage and threatened to resign from the organization.
Thompson that surfaced on the internet—raised questions about his credibility. We interviewed witnesses within RZIM who were not satisfied with Mr. Zacharias’s explanations, and some reported their belief that they were marginalized for raising questions.

We were told that Mr. Zacharias’s lead counsel compiled a notebook of evidence related to the Thompson allegations and that it was made available for review by an RZIM Board member and an RZIM public relations consultant. We asked that law firm if we could review this notebook and received no substantive response. On at least one occasion when someone within RZIM questioned Mr. Zacharias about the Thompson allegations, he responded, in substance, that he had provided all of his devices to his attorneys and they agreed he did nothing wrong. Based on these accounts, we wanted to know if Mr. Zacharias’s personal attorneys obtained mobile devices that he used (as outlined above, there are time gaps in the phones provided to us for this investigation); whether the data on those phones was extracted, reviewed or preserved; and whether those devices contained information that would support Ms. Thompson’s allegations and communications with other women like those we found on phones Mr. Zacharias used both before and after the time of his communications with Ms. Thompson.

Because both the notebook and the devices could contain evidence related to this investigation, we asked the Executrix of Mr. Zacharias’s estate, through her counsel, to cooperate with the investigation by authorizing Mr. Zacharias’s former counsel to give us access to their file. The Executrix declined this request. We also asked both the Executrix and the Thompsons, through their respective counsel, to agree to modify the NDA to allow us to speak to the Thompsons and otherwise investigate this matter. The Thompsons would agree to speak with us only if they were fully released from the confidentiality obligations in the settlement agreement. The Executrix declined to release the confidentiality obligations in whole or in part for any reason.

We have reviewed the evidence and communications that are publicly available and some documents provided to us by witnesses, but because we did not have access to the primary evidence that would have allowed us to reach meaningful conclusions, we cannot conclusively say whether Mr. Zacharias solicited nude or any other photographs of Ms. Thompson. However, we found significant evidence on Mr. Zacharias’s electronic devices that are probative of her allegations, discussed below.

COMMUNICATIONS WITH AND IMAGES OF OTHER WOMEN

Witnesses told us that Mr. Zacharias had multiple phones and email addresses over time, and he had at least two phones at any given time. He insisted on remaining separate from official RZIM communication platforms, and his phones were on a separate plan rather than the RZIM plan. He also used private email addresses rather than an RZIM account, and while at RZIM headquarters he used the public wireless access rather than RZIM’s virtual private network. He claimed this was for security reasons, but the end result was that no one at RZIM would have had administrative access to his devices or email communications. He also used encrypted communications platforms including BlackBerry Messenger and What’s App, from which messages are not retrievable once deleted.

The four phones that Mr. Zacharias used and that RZIM provided to us for this investigation also provided significant, compelling evidence. For example, in the Notes application of one of
his phones, Mr. Zacharias kept translations of certain words and phrases in Thai and Mandarin. The Thai phrases included “I miss you so much. I want to see your face” and “little bit further.” The Mandarin phrases included: “soften, lighter”; “U R beautiful”; “not enough”; “I hope our love lasts forever”; “I love you from the bottom of my heart”; “I’d like to have a beautiful memory with you”; “Life is so wonderful because [sic] I could meet you”; “Your lips are especially beautiful”; and “I love you darling.”

The phones also contained communications with and photographs of women who were not his wife, as detailed below.

**Amorous communications and relationships**

Mr. Zacharias had extended communications with women over the years. Some of his communication was innocuous and professional, some was more personal. While our review of Mr. Zacharias’s communications reveal that he often gave compliments and used terms of endearment such as “dear” and “sweetheart” in completely innocent ways, we found communications that in our view defy characterization as innocent.\(^{12}\)

In September 2014, he exchanged emails and photographs with a woman who lived in Seoul, Korea. He bought her a necklace and “wish[ed] that [he] could put around [her] neck personally,” saying the necklace “comes from my heart to be around your heart.” He asked her to take a photograph of herself with the necklace on. He also wrote: “May I say to you- you are beautiful. Just so beautiful. . . . I cannot help but miss you even more, after seeing your picture. It brings a tear of longing in my eyes. Longing to see you again.” Meeting her on the flight, he said, “has changed my life.” He later sent her a picture of himself.

Also in 2014, Mr. Zacharias met and exchanged emails with a massage therapist who lived in Bangkok. They used pet names such as “sweetheart,” “baby,” “babe,” “darling,” “angel,” “my precious little girl,” and “honey”; they exchanged selfies (the latest photograph of her is from 2019); and they discussed how much they loved and missed each other. During a May 2014 coup d’état in Thailand, Mr. Zacharias expressed his worry that travel to Bangkok could be stopped. He told her: “I know more than ever that you have become the love of my life. I'm waiting to hold you close to my heart again. Please be safe my angel. I Love you and goodnight from here.” He told her to keep him “as the only one in your heart. I love you my dearest xxxxxx.”

Their communications imply that their relationship had a physical component. They discussed not being able to wait until they can be together, that he is “longing to hold [her] close again.” He further wrote: “Your face, your smile, your laugh, your touch, the way you love, your hard work, your heart, your care for me, your skill, and on and on and on.” He called her “beautiful in heart and in body.” She responded later: “I love you and kiss you everywhere xxxxxx.” She told

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\(^{12}\) The paragraphs that follow contain exact quotes of messages found on Mr. Zacharias’s phones; all typographical errors are in the original messages. We decided to include his words because a common theme from our interviews of RZIM staff was that Mr. Zacharias was naïve and oblivious to how his behavior or words might be perceived. Several staff knew about his personal masseuse, his involvement with Jivan Wellness, his apartment in Bangkok and frequent solo travel there, and other curious behavior, but they attributed all of this to Mr. Zacharias’s supposed naïve innocence. If this report merely summarized or characterized Mr. Zacharias’s electronic communications with other women, they could be viewed through the same lens. Instead, we chose to let his words speak for themselves.
him she was going to work out “to be fit and firm when I see you next month =).” This woman received significant financial support from TOH.

All of these communications were maintained on a phone Mr. Zacharias used before he met Lori Anne Thompson. The phones he used after the Thompson matter contained images (discussed below) but few amorous communications. There were also several photographs that appear to have been delivered through the What’s App encrypted application according to the metadata, but there were no What’s App conversations preserved on the phone. Mr. Zacharias may have been more careful in deleting incriminating texts, emails, and encrypted communications after the Thompson matter.

**Photographs**

In addition to communications, Mr. Zacharias’s phones contained over 200 photographs of women much younger than him—including six of Lori Anne Thompson—and dozens of photographs he took of himself. For some of these women, he had only one or two pictures. However, some women appeared in numerous photographs over time. Among the more significant collections of photographs are 17 images of the young Thai woman who appears to be in her mid-20’s described in the previous section that were taken between February 2, 2014, and November 1, 2019; 43 images of a young Indian woman who appears to be in her early 20’s taken between November 9, 2017, and November 8, 2018; 42 images of a blonde woman who appears to be in her mid-30’s and appears to work at a spa or salon taken between February 8, 2018, and February 12, 2020; and 52 images and 4 videos of a young Malaysian woman who appears to be in her early 20’s taken between August 20, 2017, and June 2, 2019. He received photographs from three different women over just two days in July 2018. It is worth noting again that there are substantial periods of time for which we had no phones to review, including the almost three-year gap between October 2014 and July 2017.

In the majority of these photographs the women are fully clothed and posing as anyone would for a selfie. We found six photographs of a clothed Ms. Thompson taken between February 14, 2016 and February 26, 2016 on a BlackBerry device Mr. Zacharias used between July 2017 and January 2018. In some, though, different women are “kissing” for the camera or otherwise suggestively posed. And one set contained nude images of a young Malaysian salon employee. The earliest picture of her is dated August 20, 2017, and shows her standing in the lobby of a salon with Mr. Zacharias and another man. Travel records confirm that Mr. Zacharias was in Malaysia at the time. Over time, more pictures of this woman appeared in Mr. Zacharias’s phone, most of which were relatively innocuous and show her fully clothed. However, the photographs grew increasingly more suggestive, culminating in two photographs showing her bare breasts dated October 27, 2018, and a video of her fully naked and touching herself dated January 8, 2019. Two other women told us that Mr. Zacharias asked for nude photographs, which they refused to provide.

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13 These images may have been on his phone later if they migrated from cloud storage when Mr. Zacharias started using it. We also found records of text messages with the contact “Lori Anne Thompson,” though the messages themselves had been deleted.
MR. ZACHARIAS'S STATEMENTS

While we do not know how Mr. Zacharias would respond to the newer allegations of sexual misconduct, we did consider his statements and actions when confronted with similar situations in the past, most notably the Thompson matter. Several RZIM staff reported to us his “shifting narrative” as emails and other relevant facts were publicly leaked and he was forced to explain them. Rather than fostering an environment of truth-seeking and transparency, Mr. Zacharias was strident and inflammatory. He described his critics as “nasty people” and “lunatics” who were engaging in “satanic-type’ slander and falsehood.” Some RZIM staff told us that he expressed frustration with having to issue an apology at all. He was able to convince many that not only was he innocent, he was the victim of malicious “evil.” At an all-staff virtual meeting in January 2018, after significant details of the Thompson communications had been made public, Mr. Zacharias offered explanations that many staff members found nonsensical. But some staff members reported to us that when they expressed doubts about Mr. Zacharias’s story, they were ignored, marginalized, and accused of disloyalty.

We also have the benefit of a public statement Mr. Zacharias made on December 3, 2017, after the Thompson matter settled. The statement includes claims that are misleading or false. He admitted that he “should not have engaged in ongoing communication” with a woman who was not his wife, but Lori Anne Thompson was neither the first nor the last instance of him doing so. Nor was Ms. Thompson the only woman from whom he received photographs. Indeed, approximately three weeks after filing his RICO lawsuit, he appeared in a photograph with the Malaysian woman who sent him over 50 photographs over the next year, including nudes. He received a photograph from her the very next day after releasing this December 3, 2017 statement. While he told his staff that his real mistake in the Thompson matter was not alerting someone that he was receiving photographs of another woman, we have no indication that he ever went to RZIM management or its Board on the more than 200 occasions he received photographs of women during and after the Thompson matter.

He further claimed, “In my 45 years of marriage to Margie, I have never engaged in any inappropriate behavior of any kind.” Much of the inappropriate massage therapy behavior discussed above occurred prior to the Thompson matter, and Mr. Zacharias’s lengthy text and email communication with the massage therapist from Bangkok whose culinary schooling he arranged for through RZIM and whom he called the “love of his life” occurred in 2014. His claim that he had long made it his practice “not to be alone with a woman other than Margie and our daughters” was similarly false. As reported above, Mr. Zacharias’s inappropriate conduct often occurred when he was alone with massage therapists. Because his need for massage treatments was well known and accepted, he was able to hide his misconduct in plain sight. He further stated that, after reflection, he learned that the “physical safeguards” he had “long practiced to protect my integrity should have extended to include digital communications safeguards.” As the architect of those “physical safeguards,” Mr. Zacharias well knew how to elude them.

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14 We also learned of at least two prior instances, mentioned on page 6 and in footnote 8, where Mr. Zacharias was confronted with questions concerning his private conduct.
CONCLUSION

Our investigation was limited to Mr. Zacharias’s sexual misconduct, and even as to that issue it was not exhaustive. We acknowledge that we have not spoken to all individuals who may have relevant information to provide. We strived to balance the need for completeness with the need for expediency, and we are confident that we uncovered sufficient evidence to conclude that Mr. Zacharias engaged in sexual misconduct.