

**UNITED STATES DISTRICT COURT
CENTRAL DISTRICT OF CALIFORNIA**

WILLIAM F. WREN and JOHN
MURPHY, on behalf of themselves
and others similarly situated

Plaintiffs,

v.

TRANSAMERICA LIFE
INSURANCE COMPANY,

Defendant.

Case No. 5:21-cv-00178-JGB-SP

**DECLARATION OF GINA
INTREPIDO-BOWDEN REGARDING
PROPOSED SETTLEMENT NOTICE
PLAN**

1 I, Gina Intrepido-Bowden, hereby declare as follows:

2 **INTRODUCTION**

3 1. I am a Vice President at JND Legal Administration (“JND”). I am a
4 judicially recognized legal notice expert with more than 20 years of experience
5 designing and implementing class action legal notice programs. I have been involved in
6 many of the largest and most complex class action notice programs, including all
7 aspects of notice dissemination. A comprehensive description of my experience is
8 attached as **Exhibit A**.

9 2. I submit this Declaration in the above-referenced action to describe the
10 proposed plan for providing notice of the settlement between Plaintiffs William F. Wren
11 and John Murphy, individually and as Class Representatives on behalf of the proposed
12 Settlement Class, and Defendant Transamerica Life Insurance Company (“TLIC”) (the
13 “Settlement Notice Plan”) and address why it is consistent with other best practicable
14 court-approved notice programs and the requirements of Rule 23 of the Federal Rules
15 of Civil Procedure (“Rule 23”), the Due Process Clause of the U.S. Constitution, and
16 the Federal Judicial Center (“FJC”) guidelines for best practicable due process notice.

17 **BACKGROUND AND EXPERIENCE**

18 3. **Full-Service Provider.** JND is one of the leading legal administration
19 services providers in the country, with offices throughout the United States and its
20 headquarters in Seattle, Washington. JND has extensive experience with all aspects of
21 legal administration and has administered hundreds of class action matters. JND’s class
22 action division provides all services necessary for the effective implementation of class
23 actions including: (1) all facets of legal notice, such as outbound mailing, email
24 notification, and the design and implementation of media programs; (2) website design
25 and deployment, including online claim filing capabilities; (3) call center and other
26 contact support; (4) secure class member data management; (5) paper and electronic
27 claims processing; (6) calculation design and programming; (7) payment disbursements
28 through check, wire, peer-to-peer payment services, merchandise credits, and other

1 means; (8) qualified settlement fund tax reporting; (9) banking services and reporting;
2 and (10) all other functions related to the secure and accurate administration of class
3 actions.

4 4. **Government Relationships.** JND is an approved vendor for the U.S.
5 Securities and Exchange Commission as well as by the Federal Trade Commission and
6 holds long-term contracts with both agencies. We also routinely work on projects with
7 a number of other government agencies including the U.S. Equal Employment
8 Opportunity Commission, the Office of the Comptroller of the Currency, the Consumer
9 Financial Protection Bureau, the Federal Deposit Insurance Corporation, the Federal
10 Communications Commission, the Department of Justice, and the Department of Labor.
11 In addition, we have Master Services Agreements with various law firms, corporations,
12 and banks, which were only awarded after JND underwent rigorous reviews of our
13 systems, privacy policies, and procedures. JND has been certified as System and
14 Organization Controls (“SOC”) 2 Type 2 compliant by noted accounting firm Baker
15 Tilly.¹

16 5. **Industry Recognition.** JND has been recognized by various publications,
17 including the *National Law Journal*, the *Legal Times*, and the *New York Law Journal*,
18 for excellence in class action administration. JND was named the #1 Class Action
19 Claims Administrator in the U.S. by the national legal community for multiple
20 consecutive years, and we were inducted into the *National Law Journal* Hall of Fame
21 for having held this title for the fifth consecutive year.

22 6. **Complex Matters.** JND has built its reputation handling large, complex
23 matters effectively and efficiently. We were appointed as the notice and claims
24 administrator in the landmark \$2.67 billion settlement for the *In re: Blue Cross Blue*
25 *Shield Antitrust Litig.*, No. 2:13-cv-20000-RDP (N.D. Ala.), in which we mailed over
26

27 ¹ As a SOC 2 Compliant organization, JND has passed an audit under the American
28 Institute of CPAs (“AICPA”) criteria for providing data security.

1 100 million postcard notices; sent hundreds of millions of email notices and reminders;
2 placed notice via print, television, radio, internet, and more; staffed a call center with
3 250 agents during the peak of the notice program; and received and processed more
4 than eight million claims. JND was also appointed the settlement administrator in the
5 \$1.3 billion settlement for the *In re Equifax Inc. Customer Data Sec. Breach Litig.*, No.
6 1:17-md-2800-TWT (N.D. Ga.), where we received more than 18 million claims and
7 sent direct notices. JND sent email notices twice to over 140 million class members, the
8 interactive website received more than 130 million hits, and the call center was staffed
9 with approximately 500 agents at the peak of call volume.

10 7. Other large JND matters include the Loblaw voluntary remediation program
11 involving bread price-fixing in Canada on behalf of some 28 million Canadian residents;
12 the \$1.8 billion *Consumer Financial Protection Bureau v. Lexington Law and*
13 *CreditRepair.com* matter, No. 2:19-cv-298-BSJ (D. Utah); the \$1.5 billion settlements
14 in the *In re Mercedes-Benz Emissions Litig.*, No. 2:16-cv-881 (D.N.J.); the \$120 million
15 settlement in the *In re Gen. Motors LLC Ignition Switch Litig.*, No. 1:14-md-2543
16 (S.D.N.Y.), where we sent nearly 30 million notices and processed over 1.5 million
17 claims; the \$227 million settlement in *Sidibe v. Sutter Health*, No. 3:12-cv-4854-LB
18 (N.D. Cal.); the \$215 million settlement in the *In re USC Student Health Ctr. Litig.*, No.
19 2:18-cv-04258-SVW (C.D. Cal.), on behalf of women who were sexually abused by a
20 doctor at USC; the various *National Association of Realtors Settlements* totaling over
21 \$1 billion; and the recent \$1.5 billion copyright settlement in *Bartz v. Anthropic PBC*,
22 No. 3:24-cv-05417-WHA (N.D. Cal.), as well as hundreds of other matters.

23 8. **Legal Notice Expertise.** As a member of JND's Legal Notice Team, I
24 research, design, develop, and implement a wide array of legal notice programs to meet
25 the requirements of Rule 23 and relevant state court rules. In addition to providing
26 notice to potential class members through direct mail and email, our media campaigns
27 have used a variety of media channels, including newspapers, press releases, magazines,
28 trade journals, radio, television, social media, and the internet, depending upon the

1 circumstances of the case, the demographics of the class, and the habits of its members,
2 as reported by various research and analytic tools. Our media campaigns are regularly
3 approved by courts throughout the United States. During my career, I have submitted
4 declarations to courts throughout the country attesting to the creation and launch of
5 various notice programs.

6 **THE SETTLEMENT CLASS**

7 9. The Settlement Class consists of all persons or entities who presently own
8 or formerly owned a Settlement Class Policy that was in force during the Settlement
9 Class Period, meaning the period from January 1, 2016 through and including the Final
10 Approval Date. The Settlement Class Policies are the DRL Policies owned by
11 Settlement Class Members, which were in force as of January 1, 2016, with certain Plan
12 Codes and Product Codes specified in the Settlement Agreement.

13 10. Excluded from the Settlement Class are (a) the Honorable Jesus G. Bernal,
14 U.S. District Court Judge of the Central District of California (or other Circuit, District,
15 or Magistrate Judge presiding over the Action through which this matter is presented
16 for settlement) and his immediate family; (b) TLIC; (c) any officer or director of TLIC
17 reported in its most recent Annual Statements, and members of their immediate
18 families; (d) anyone employed in Class Counsel's firms; (e) Policyowners who properly
19 execute and timely file a Request for Exclusion from the Settlement Class; (f) certain
20 Policyowners whom TLIC has identified as not part of the Settlement Class pursuant to
21 their prior confidential agreements with TLIC; and (g) the legal representatives,
22 successors, or assigns of any of the foregoing excluded Policyowners (but only then in
23 their capacity as legal representative, successor, or assignee).

24 **SETTLEMENT NOTICE PLAN OVERVIEW**

25 11. We have been asked by the Parties to prepare a Settlement Notice Plan to
26 reach Settlement Class Members and inform them about the settlement, as well as their
27 rights and options.
28

1 12. The objective of the proposed Settlement Notice Plan is to provide the best
2 notice practicable, consistent with the methods and tools employed in other court-
3 approved notice programs and to allow Settlement Class Members the opportunity to
4 review a plain language notice with the ability to easily take the next step and learn
5 more about the settlement. The FJC's *Judges' Class Action Notice and Claims Process*
6 *Checklist and Plain Language Guide* ("Checklist") considers a notice plan with a high
7 reach (above 70%) to be effective.²

8 13. The proposed Settlement Notice Plan consists of the following
9 components, as further described in the sections below:

10 a. Direct notice by first-class mail to all known Settlement Class
11 Members for whom JND receives contact information from TLIC, not later than
12 28 days after the Court grants Plaintiffs' motion for preliminary approval,
13 informing Settlement Class Members that they must send a written request to opt-
14 out of the Settlement to JND postmarked not later than 45 days after the Notice
15 Date, or any other date ordered by the Court;

16 b. File proof of mailing notice to Settlement Class Members not later
17 than 28 days after the Court grants Plaintiffs' motion for preliminary approval;

18 c. Administer opt-out requests received from Class Members who
19 wish to be excluded from the Settlement Class;

20 d. Manage a Settlement Class Website with detailed information about
21 the proposed settlement, including a page with answers to frequently asked
22 questions, contact information, key dates, links to important case documents
23 including the Long Form Notice, attached as **Exhibit B**; and the Settlement
24 Agreement; and

25
26
27 ² Reach is the percentage of a specific population group exposed to a media vehicle or
28 a combination of media vehicles containing a notice at least once over the course of a
campaign. Reach factors out duplication, representing total different/net persons.

1 e. Manage a toll-free number, which will include an interactive voice
2 response (IVR); a post office box through which Settlement Class Members may
3 send exclusion requests or obtain more information about the settlement and
4 request that the Long Form Notice be sent to them; and a case email address to
5 receive and respond to email communications.

6 14. Based on my experience in developing and implementing class notice
7 programs, I believe the proposed Settlement Notice Plan will provide the best notice
8 practicable under the circumstances.

9 15. Each component of the proposed Settlement Notice Plan is described in
10 more detail in the sections below.

11 **CLASS DATA**

12 16. Within 14 days of the Court's order granting the motion for preliminary
13 approval, TLIC will provide JND with a list of addresses for the Settlement Class. Upon
14 receipt of the Settlement Class data from TLIC, JND will promptly load the information
15 into a secure, case-specific database for this matter. JND employs robust administrative,
16 technical and physical controls designed to ensure the confidentiality and protection of
17 Settlement Class Member data, as well as to reduce the risk of loss, misuse, or
18 unauthorized access, disclosure, or modification of the data.

19 17. Once the data is loaded, JND will identify any undeliverable addresses or
20 duplicate records from the data and assign a unique identification number to Settlement
21 Class Member for tracking throughout the settlement administration process.

22 **DIRECT NOTICE**

23 18. JND will mail a Postcard Notice, attached as **Exhibit C**, to all Settlement
24 Class Members for whom TLIC provides a valid mailing address, within 28 days of the
25 Court granting Plaintiffs' motion for preliminary approval.

26 19. Prior to mailing the Postcard Notice, JND will run the provided addresses
27 through the United States Postal Service ("USPS") National Change of Address ("NCOA")
28 database for verification and correction of addresses to attempt to reduce the number of

1 returned mail items.³ JND will track all notices returned undeliverable by the USPS and
2 will promptly remail notices that are returned with a forwarding address. For those
3 notices returned without a forwarding address, JND will perform advance level searches
4 and remail notices to any new addresses found.

5 **SETTLEMENT CLASS WEBSITE**

6 20. JND will develop and maintain a dedicated Settlement Class Website that
7 will allow Settlement Class Members to obtain more detailed information about the
8 proposed settlement. The website will have an easy-to-navigate design that will be
9 formatted to emphasize important information and deadlines and will provide links to
10 important case documents, including the Long Form Notice and the Settlement
11 Agreement. The website address will be prominently displayed in the Long Form Notice
12 and Postcard Notice and will be accessible through the Postcard Notice QR Code.

13 21. The Settlement Class Website will be ADA-compliant and optimized for
14 mobile visitors so that information loads quickly on mobile devices. It will be designed
15 to maximize search engine optimization through Google and other search engines.

16 **TOLL-FREE NUMBER, POST OFFICE BOX, AND EMAIL**

17 22. JND will establish and maintain an automated toll-free telephone line for
18 Settlement Class Members to call for information related to the settlement. The
19 telephone line will be available 24 hours a day, 7 days a week.

20 23. JND will also maintain a dedicated post office box where Settlement Class
21 Members may send their exclusion requests and an email address to receive and respond
22 to communications.

23 **NOTICE DESIGN AND REACH**

24 24. JND designed the proposed notice documents so that they are written in
25 plain language and comply with Rule 23's guidelines for class notice and the Due
26

27 ³ The NCOA database is the official USPS technology product which makes changes
28 of address information available to mailers to help reduce undeliverable mail pieces
before mail enters the mail stream.

1 Process Clause of the United States Constitution, as well as the FJC's *Checklist*. The
2 notices contain easy-to-read summaries of the proposed settlement and the options
3 available to Settlement Class Members. The notices also provide instructions on how to
4 receive more information about the proposed settlement. Many courts, as well as the
5 FJC, have approved notices that have been written and designed in a similar manner.

6 **REACH**

7 25. It is my understanding that contact information will likely be available for
8 the vast majority of Settlement Class Members. As a result, the anticipated reach of the
9 proposed Settlement Notice Plan is expected to meet that of other court approved
10 programs and exceed the 70% minimum reach standard set forth by the FJC.⁴

11 **CONCLUSION**

12 26. In my opinion, the proposed Settlement Notice Plan provides the best
13 notice practicable under the circumstances; is consistent with the requirements of Rule
14 23; and is consistent with other similar court-approved notice programs. The Settlement
15 Notice Plan is designed to provide Settlement Class Members with an opportunity to
16 review a notice and the ability to easily take next steps to learn more about the proposed
17 settlement.

18 I declare under penalty of perjury under the laws of the United States of
19 America that the foregoing is true and correct.

20 Executed on the 9th of July, 2026, in Stone Harbor, NJ

21 

22
23 _____
24 Gina Intrepido-Bowden
25

26 ⁴ The FJC's *Checklist* (2010), at p. 3 states: "...the lynchpin in an objective
27 determination of the adequacy of a proposed notice effort is whether all the notice
28 efforts together will reach a high percentage of the class. It is reasonable to reach
between 70–95%."

EXHIBIT A

EXHIBIT A: CV OF GINA INTREPIDO-BOWDEN

GINA INTREPIDO-BOWDEN

VICE PRESIDENT



I.

INTRODUCTION

Gina Intrepido-Bowden is a Vice President at JND Legal Administration ("JND"). She is a court recognized legal notice expert who has been involved in the design and implementation of hundreds of legal notice programs reaching class members/claimants throughout the U.S., Canada, and the world, with plain language notices in over 35 languages. Some notable cases in which Gina has been involved include:

- *Brach Family Found. v. AXA Equitable Life Ins. Co.*, a \$307.5 million COI settlement
- *FTC v. Reckitt Benckiser Grp. PLC*, the \$50 million Suboxone branded drug antitrust settlement
- *In re Blue Cross Blue Shield Antitrust Litig.*, a \$2.67 billion antitrust settlement providing notice to class members via an extensive direct notice effort supplemented by a media campaign consisting of print, television, radio, internet, and more
- *In re Packaged Seafood Products Antitrust Litigation*, the \$152.2 million end purchaser settlements, involving two robust media programs, as well as the direct purchaser settlements, involving two extensive direct notice efforts
- *In re General Motors LLC Ignition Switch Litig.*, the \$120 million GM Ignition Switch economic settlement
- *In re Home Depot, Inc., Customer Data Sec. Breach Litig.*, a security breach impacting over 40 million consumers who made credit/debit card purchases in a Home Depot store
- *In re Residential Schools Litig.*, a complex Canadian class action incorporating a groundbreaking notice program to remote aboriginal persons qualified to receive benefits in the multi-billion-dollar settlement

- *In re Royal Ahold Sec. and "ERISA"*, a \$1.1 billion securities settlement involving a comprehensive international notice effort
- *In re Skelaxin (Metaxalone) Antitrust Litig.*, a prescription antitrust involving notice to both third party payor and consumer purchasers
- *In re TJX Cos., Inc. Retail Sec. Breach Litig.*, this \$200 million settlement impacted 45 million credit/debit cards in the U.S. and Canada making it the then-largest theft of consumer data
- *In re Trans Union Corp. Privacy Litig.*, a \$75 million data breach settlement involving persons with a credit history
- *Senne v. Office of the Comm'r of Baseball*, a \$185 million settlement providing compensation to nearly 25,000 minor league baseball players
- *The National Association of Realtors Settlements*, involving multiple antitrust settlements with various realtors totaling over \$1 billion thus far
- *Thompson v Metropolitan Life Ins. Co.*, a large race-based pricing settlement involving 25 million policyholders
- *USC Student Health Ctr. Settlement*, a \$215 million settlement providing compensation to women who were sexually assaulted, harassed and otherwise abused by Dr. George M. Tyndall
- *Williams v. Weyerhaeuser Co.*, a consumer fraud litigation involving exterior hardboard siding on homes and other structures

With more than 30 years of advertising research, planning and buying experience, Gina began her career working for one of New York's largest advertising agency media departments (BBDO), where she designed multi-million-dollar media campaigns for clients such as Gillette, GE, Dupont, and HBO. Since 2000, she has applied her media skills to the legal notification industry, working for several large legal notification firms. Gina is an accomplished author and speaker on class notice issues including effective reach, notice dissemination, as well as noticing trends and innovations. She earned a Bachelor of Arts in Advertising from Penn State University, graduating *summa cum laude*.

II.

JUDICIAL RECOGNITION

Courts have favorably recognized Ms. Intrepido-Bowden's work as outlined by the sampling of Judicial comments below:

1. Honorable Linda S. Jamieson, J.S.C.

Goldstein v. Houlihan/Lawrence Inc., (August 13, 2025)

No. 60767/2018 (N.Y. Super. Ct.):

At preliminary approval, the Court appointed JND Legal Administration ("JND") as the Settlement Administrator. (Dkt. 2307) . . . Now at the final approval stage, Plaintiffs submitted with their motion a declaration of Gina Intrepido-Bowden from JND summarizing the notice that was given to Settlement Class members and the resulting opt-outs and objections . . . As shown in the Intrepido-Bowden Declaration, the direct notice program was extremely successful, reaching more than 93% of the Settlement Class members . . . Based on the record, the Court finds that the notice given to the Settlement Class constituted the best notice practicable under the circumstances and fully satisfied the requirements of due process, CPLR § 908, and all applicable law.

2. Honorable Terrence G. Berg

Chapman v Gen. Motors, LLC, (May 6, 2025)

No. 19-CV-12333-TGB-DRG (E.D. Mich.):

The Settlement Claims Administrator, JND Legal Administration LLC ("JND"), also placed the Notice on the settlement website. The direct notice effort successfully delivered notice to 375,728 Class Members, or 96 percent of the known Class. The direct notice effort alone reached virtually all potential Class Members. The supplemental digital effort, internet search campaign, and press release further enhance that reach. Thus, notice has been given in an adequate and sufficient manner, constitutes the best notice practicable under the circumstances, and satisfies all requirements of Rule 23(e) and due process.

3. Honorable Joseph H. Rodriguez

Cohen v. Subaru Corp., (July 11, 2024)

No. 20-cv-8442-JHR-AMD (D.N.J.):

The Court appoints JND Legal Administration as the Settlement Administrator ("Settlement Administrator")...The notices and Notice Program satisfy all applicable requirements of law, including, but not limited to, Rule 23 and the constitutional requirement of due process.

4. Judge Stephen R. Bough

Burnett v. Nat'l Assoc. of Realtors - Partial Settlement with Nat'l Assoc. of Realtors, (November 27, 2024)

No. 19-CV-00332-SRB (W.D. Mo.):

At preliminary approval, the Court appointed JND Legal Administration ("JND") as the Settlement Administrator...As directed by the Court, JND implemented the Class Notice Plan. Notice was provided by first-class U.S. mail, electronic mail, and digital and print publication. As stated in that declaration, nearly 40 million direct notices were mailed or emailed to the Class. JND's digital notice effort delivered more than 300 million impressions. More than 500 news stories addressed the litigation and settlement, including full articles in outlets such as the ABC News, CBS News, NBC News, and the New York Times. The Court finds that the direct notice program was adequate and reached more than 99% of identified Settlement Class members.

5. Honorable Dana M. Sabraw

In re Packaged Seafood Prods. Antitrust Litig. (EPP Class), (November 22, 2024)

No. 15-md-02670 (S.D. Cal.):

The EPPs again retained JND, an experienced and well-respected claims administrator. The Court previously approved JND as Claims Administrator for the COSI Settlement and to disseminate the Class Notice...The Settlement Notice Plan, approved by the Court's Preliminary Approval Order, was robust and provided the Settlement Class Notice (in various forms) to Settlement Class Members...The digital and print efforts alone reached more than 70% of potential Settlement Class Members and further extended by Mail Notice.

6. Judge Stephen R. Bough

Gibson v. The Nat'l Assoc. of Realtors, (November 4, 2024)

No. 23-cv-00788-SRB (W.D. Miss.):

At preliminary approval, the Court appointed JND Legal Administration ("JND") as the Settlement Administrator. As directed by the Court, JND implemented the Class Notice Plan. Notice was provided by first-class U.S. mail, electronic mail, and digital and print publication...the direct notice program was extremely successful and reached more than 97% of identified Settlement Class members. Nearly 40 million direct notices were mailed or emailed to the Class. JND's digital effort alone delivered more than 300 million impressions, and its press release was picked up at least 495 times with a potential audience of 113 million. In addition to the formal class notice process, and beyond the paid press release, more than 470 news stories addressed the litigation and settlement, including full articles in outlets such as the New York Times, USA Today, and CNN...Based on the record, the Court finds that the notice given to the Settlement Class constituted the best notice practicable under the circumstances and fully satisfied

the requirements of due process, Federal Rule of Civil Procedure 23, and all applicable law. The Court further finds that the notice given to the Settlement Class was adequate and reasonable.

7. Honorable Philip S. Gutierrez

Grey Fox, LLC v. Plains All Am. Pipeline, L.P., (September 17, 2024)

No. 16-cv-03157-PSG-JEM (C.D. Cal.):

The Court finds that the Notice set forth in Article XI of the Settlement Agreement, detailed in the Notice Plan attached to the Declaration of Gina Intrepido-Bowden of JND Legal Administration, and effectuated pursuant to the Preliminary Approval Order: (a) constitutes the best notice practicable under the circumstances of this Action; (b) constitutes due and sufficient notice to the Classes of the terms of the Settlement Agreement and the Final Approval Hearing; and (c) fully complied with the requirements of the Federal Rules of Civil Procedure, the United States Constitution, and any other applicable law, including the Class Action Fairness Act of 2005, 28 U.S.C. § 1715.

8. Honorable Joanna Seybert

Natale v. 9199-4467 Quebec Inc., (May 14, 2024)

21-cv-6775-JS-SIL (E.D.N.Y.):

The Court further finds that the method of dissemination of notice to the Settlement Class...satisfies Rule 23, due process, and constitutes the best notice practicable under the circumstances...The Court appoints JND Legal Administration as the Settlement Administrator.

9. Honorable Philip S. Gutierrez

Grey Fox, LLC v. Plains All Am. Pipeline, L.P., (May 1, 2024)

No. 16-cv-03157-PSG-JEM (C.D. Cal.):

The Court appoints JND Legal Administration as Settlement Administrator and directs it to carry out all duties and responsibilities of the Settlement Administrator as specified in the Settlement Agreement Section VI (B) and herein...The Court approves, as to form and content, the class notices attached as Exhibits C, D, and E to the Agreement and Exhibits B, C, and D to the Declaration of Gina Intrepido-Bowden In Support of Motion for Preliminary Approval of Class Action Settlement and Direction of Notice ("Intrepido-Bowden Declaration").

10. Honorable Daniel J. Calabretta

Weiner v. Ocwen Fin. Corp., (March 28, 2024)

No. 14-cv-02597-DJC-DB (E.D. Cal.):

The Court hereby appoints JND Legal Administration as Settlement Administrator...the Court finds that the proposed Notice program meets the requirements of due process under the U.S. Constitution and Rule 23; and that such Notice program, which

includes direct notice to Settlement Class Members via e-mail and/or mail to the extent practicable, the establishment of a settlement website, the establishment of a toll-free telephone helpline, and the notice provided via internet search platforms and other online advertisements, is the best notice practicable under the circumstances and shall constitute due and sufficient notice to all persons entitled thereto.

11. Judge Barbara J. Rothstein

Moore v Robinhood Fin. LLC, (February 13, 2024)

No. 21-cv-01571-BJR (W.D. Wash.):

The Court appoints JND Legal Administration as the Settlement Administrator...The Court finds this manner of giving notice fully satisfies the requirements of Fed. R. Civ. P. 23 and due process, constitutes the best notice practicable under the circumstances, including its use of individual notice to all Settlement Class Members who can be identified with the available data and reasonable effort, and shall constitute due and sufficient notice to all persons entitled thereto.

12. Honorable Jon S. Tigar

Aberin v. Am. Honda Motor Co., Inc., (February 1, 2024)

No. 16-cv-04384-JST (N.D. Cal.):

The proposed Class Notice Program consists of (a) a mailed notice ("Class Notice," attached as Exhibit 1 to Plaintiffs' Preliminary Approval Motion), sent to the last known address of Settlement Class Members; (b) email follow-ups to each Settlement Class Member for whom email addresses are known; (c) a social-media component; (d) targeted notice based on search terms used by persons on Google; and (e) a website publication of the Settlement Agreement and Class Notice and other case-related documents at a public website with a domain name related to the action With respect to such Class Notice Program, the Court finds that such Class Notice is fair and adequate. The Court further reaffirms its findings in support of the appointment of JND Legal Administration as Notice Administrator, ECF No. 326, and now appoints JND Legal Administration to serve as Settlement Notice Administrator.

13. Judge Stephen R. Bough

Burnett v. Nat'l Assoc. of Realtors - first round of settlements with Keller

Williams, Anywhere, and RE/MAX, (May 9, 2024)

No. 19-CV-00332-SRB (W.D. Mo.):

At preliminary approval, the Court appointed JND Legal Administration ("JND") as the Settlement Administrator. As directed by the Court, JND implemented the parties' Class Notice Plan...Notice was provided by first-class U.S. mail, electronic mail, and digital and print publication...The media effort alone reached at least 71 percent of the Settlement Class members...Based on the record, the Court finds that the notice given to the Settlement Class constituted the best notice practicable under the circumstances and

fully satisfied the requirements of due process, Federal Rule of Civil Procedure 23, and all applicable law. The Court further finds that the notice given to the Settlement Class was adequate and reasonable.

14. Judge Cormac J. Carney

Doe v. MindGeek USA Incorp., (January 26, 2024)

No. 21-cv-00338 (C.D. Cal.):

...the Court finds that the notice and plan satisfy the statutory and constitutional requirements because, given the nature and complexity of this case, “a multi-faceted notice plan is the best notice that is practicable under the circumstances.”

15. Honorable Jesse M. Furman

City of Philadelphia v. Bank of Am. Corp., (October 12, 2023)

No. 19-CV-1608 (JMF) (S.D.N.Y.):

The Court approves the form and contents of the Short-Form and Long-Form Notices (collectively, the “Notices”) attached as exhibits to the Intrepido-Bowden Declaration... In addition to directly mailing notice, JND will run digital ads targeting a custom audience using the Google Display Network (GDN) and LinkedIn in an effort to target likely Class Members...JND will cause the publication notice, attached as Exhibit F to the Intrepido-Bowden Declaration to be published in the Wall Street Journal and Investor’s Business Daily. JND will also cause an informational press release, attached as Exhibit G to the Intrepido-Bowden Declaration, to be distributed to approximately 11,000 media outlets nationwide.

16. Honorable David O. Carter

Gutierrez, Jr. v. Amplify Energy Corp., (September 14, 2023)

No. 21-cv-01628-DOC-JDE (C.D. Cal.):

The Court finds that the Notice set forth in the Settlement Agreement, detailed in the Notice Plan attached to the Declaration of Gina Intrepido-Bowden of JND Legal Administration, and effectuated pursuant to the Preliminary Approval Order: (a) constitutes the best notice practicable under the circumstances of this Action; (b) constitutes due and sufficient notice to the Classes of the terms of the Settlement Agreement and the Final Approval Hearing; and (c) fully complied with the requirements of the Federal Rules of Civil Procedure, the United States Constitution, and any other applicable law, including the Class Action Fairness Act of 2005, 28 U.S.C. § 1715.

17. Chief Judge Stephanie M. Rose

PHT Holding II LLC v. N. Am. Co. for Life and Health Ins., (August 25, 2023)

No. 18-CV-00368 (S.D. Iowa):

The Court appoints JND Legal Administration LLC (“JND”) as the Settlement Administrator...Pursuant to Rule 23(e)(1)(B), the Court directs that notice be provided

to Class Members through the Notices, attached as Exhibits B and C to the Declaration of Gina M. Intrepido-Bowden (“Intrepido-Bowden Declaration”), and through the notice program described in described in Section 4 of the Agreement and Paragraphs 15–20 and 31–37 of the Intrepido-Bowden Declaration. The Court finds that the manner of distribution of the Notices constitutes the best practicable notice under the circumstances as well as valid, due and sufficient notice to the Class and complies fully with the requirements of Federal Rule of Civil Procedure 23 and the due process requirements of the United States Constitution.

18. Judge Mary Kay Vyskocil

Advance Trust & Life Escrow Serv., LTA v. PHL Variable Ins. Co., (August 9, 2023)
No. 18-cv-03444 (MKV) (S.D.N.Y.):

The Court appoints JND Legal Administration LLC (“JND”), which is a competent firm, as the Settlement Administrator...Pursuant to Rule 23(e)(1)(B), the Court directs that notice be provided to class members through the Notices, attached as Exhibits B-C to the Declaration of Gina M. Intrepido-Bowden (the “Intrepido-Bowden Declaration”), and through the notice program described in described in Paragraph 63 of the Agreement and Paragraphs 7-11 and 24-31 of the Intrepido-Bowden Declaration. The Court finds that the manner of distribution of the Notices constitutes the best practicable notice under the circumstances, as well as valid, due, and sufficient notice to the Class, and complies fully with the requirements of Federal Rule of Civil Procedure 23 and the due process requirements of the United States Constitution.

19. Honorable Terrence G. Berg

Chapman v. Gen. Motors, LLC, (June 29, 2023)
No. 19-CV-12333-TGB-DRG (E.D. Mich.):

Pursuant to Federal Rules of Civil Procedure 23(c)(2)(B), the Court finds that the content, format, and method of disseminating Class Notice set forth in the Intrepido-Bowden Declaration, including the form and content of the proposed forms of Class Notice attached as Exhibits B (Short Form Notice), C (digital advertisements), and D (Long Form Notice) to the Intrepido-Bowden Declaration, is the best notice practicable under the circumstances and satisfies all legal requirements, including Federal Rule of Civil Procedure 23(c)(2)(B) and the Due Process Clause.

20. Honorable Jesse M. Furman

Brach Family Found. v. AXA Equitable Life Ins. Co., (June 22, 2023)
No. 16-cv-00740 (JMF) (S.D.N.Y.):

The Court appoints JND Legal Administration LLC (“JND”) a competent firm, as the Settlement Administrator...Pursuant to Rule 23(e)(1)(B), the Court directs that notice be provided to Class Members through the Notices, attached as Exhibits B-D to the Declaration of Gina M. Intrepido-Bowden (the “Intrepido-Bowden Declaration”), and

through the notice program described in Section 5 of the Agreement and Paragraphs 18-23 and 34-40 of the Intrepido-Bowden Declaration. The Court finds that the manner of distribution of the Notices constitutes the best practicable notice under the circumstances as well as valid, due and sufficient notice to the Classes and complies fully with the requirements of Federal Rule of Civil Procedure 23 and the due process requirements of the United States Constitution.

21. Honorable David O Carter

Gutierrez, Jr. v. Amplify Energy Corp., (June 16, 2023)

No. 21-cv-01628-DOC-JDE (C.D. Cal.):

The Court appoints JND Legal Administration as the Settlement Administrator in this Action...The Court approves, as to form and content, the Direct Notices, Long Form Notices, and Email notices substantially in the forms attached as Exhibits B-J to the Declaration of Gina Intrepido-Bowden Regarding Proposed Shipping Defendants Settlement Notice Plan ("Intrepido-Bowden Declaration").

22. Honorable Virginia M. Kendall

In re Local TV Advert. Antitrust Litig., (June 14, 2023)

MDL No. 2867 (N.D. Ill.):

JND Legal Administration is hereby appointed as the Settlement Administrator with respect to the CBS, Fox, Cox Entities, and ShareBuilders Settlements. The Court approves the proposed Notice Program, including the, Email Notice, Postcard Notice, Print Notice, Digital Notice, Long Form Notice and the Claim Form, attached to the Declaration of Gina M. Intrepido-Bowden as Exhibits B to G.

23. Honorable Daniel D. Domenico

Advance Trust & Life Escrow Serv., LTA v. Sec. Life of Denver Ins. Co., (April 18, 2023)

No. 18-cv-01897-DDD-NYW (D. Colo.):

The Court appoints JND Legal Administration LLC ("JND") a competent firm, as the Settlement Administrator...Pursuant to Rule 23(e)(1)(B), the Court directs that notice be provided to class members through the Notices, attached as Exhibits B-C to the Declaration of Gina M. Intrepido-Bowden (the "Intrepido-Bowden Declaration"), and through the notice program described in Section 4 of the Agreement and Paragraphs 32-38 of the Intrepido-Bowden Declaration. The Court finds that the manner of distribution of the Notices constitutes the best practicable notice under the circumstances as well as valid, due and sufficient notice to the Class and complies fully with the requirements of Federal Rule of Civil Procedure 23 and the due process requirements of the United States Constitution.

24. Honorable Dana M. Sabraw

In re Packaged Seafood Prods. Antitrust Litig. (EPP Class), (July 15, 2022)
No. 15-md-02670 (S.D. Cal.):

An experienced and well-respected claims administrator, JND Legal Administration LLC ("JND"), administered a comprehensive and robust notice plan to alert Settlement Class Members of the COSI Settlement Agreement...The Notice Plan surpassed the 85% reach goal...The Court recognizes JND's extensive experience in processing claims especially for millions of claimants...The Court finds due process was satisfied and the Notice Program provided adequate notice to settlement class members in a reasonable manner through all major and common forms of media.

25. Judge Fernando M. Olguin

Gupta v. Aeries Software, Inc., (July 7, 2022)
No. 20-cv-00995 (C.D. Cal.):

Under the circumstances, the court finds that the procedure for providing notice and the content of the class notice constitute the best practicable notice to class members and complies with the requirements of due process...The court appoints JND as settlement administrator.

26. Judge Cormac J. Carney

Gifford v. Pets Global, Inc., (June 24, 2022)
No. 21-cv-02136-CJC-MRW (C.D. Cal.):

The Settlement also proposes that JND Legal Administration act as Settlement Administrator and offers a provisional plan for Class Notice... The proposed notice plan here is designed to reach at least 70% of the class at least two times. The Notices proposed in this matter inform Class Members of the salient terms of the Settlement, the Class to be certified, the final approval hearing and the rights of all parties, including the rights to file objections or to opt-out of the Settlement Class... This proposed notice program provides a fair opportunity for Class Members to obtain full disclosure of the conditions of the Settlement and to make an informed decision regarding the Settlement.

27. Judge David J. Novak

Brighton Tr. LLC, as Tr. v. Genworth Life & Annuity Ins. Co., (June 3, 2022)
No. 20-cv-240-DJN (E.D. Va.):

The Court appoints JND Legal Administration LLC ("JND"), a competent firm, as the Settlement Administrator...The Court approves the Notice Plan, as set forth in...paragraphs 9-15 and Exhibits B-C of the May 9, 2022 Declaration of Gina Intrepido-Bowden ("Intrepido-Bowden Declaration").

28. Judge Cecilia M. Altonaga

In re Farm-raised Salmon and Salmon Prod. Antitrust Litig., (May 26, 2022)
No. 19-cv-21551-CMA (S.D. Fla.):

The Court approves the form and content of: (a) the Long Form Notice, attached as Exhibit B to the Declaration of Gina Intrepido-Bowden of JND Administration; and (b) the Informational Press Release (the "Press Release"), attached as Exhibit C to that Declaration. The Court finds that the mailing of the Notice and the Press Release in the manner set forth herein constitutes the best notice that is practicable under the circumstances, is valid, due, and sufficient notice to all persons entitled thereto and complies fully with the requirements of Federal Rule of Civil Procedure 23 and the due process requirements of the Constitution of the United States.

29. Judge William M. Conley

Bruzek v. Husky Oil Operations Ltd., (January 31, 2022)
No. 18-cv-00697 (W.D. Wis.):

The claims administrator estimates that at least 70% of the class received notice... the court concludes that the parties' settlement is fair, reasonable and adequate under Rule 23(e).

30. Honorable Dana M. Sabraw

In re Packaged Seafood Prods. Antitrust Litig. (DPP Class), (January 26, 2022)
No. 15-md-02670 (S.D. Cal.):

The rigorous notice plan proposed by JND satisfies requirements imposed by Rule 23 and the Due Process clause of the United States Constitution. Moreover, the content of the notice satisfactorily informs Settlement Class members of their rights under the Settlement.

31. Honorable Dana M. Sabraw

In re Packaged Seafood Prods. Antitrust Litig. (EPP Class), (January 26, 2022)
No. 15-md-02670 (S.D. Cal.):

Class Counsel retained JND, an experienced notice and claims administrator, to serve as the notice provider and settlement claims administrator. The Court approves and appoints JND as the Claims Administrator. EPPs and JND have developed an extensive and robust notice program which satisfies prevailing reach standards. JND also developed a distribution plan which includes an efficient and user-friendly claims process with an effective distribution program. The Notice is estimated to reach over 85% of potential class members via notice placements with the leading digital network (Google Display Network), the top social media site (Facebook), and a highly read consumer magazine (People)... The Court approves the notice content and plan for providing notice of the COSI Settlement to members of the Settlement Class.

32. Judge Alvin K. Hellerstein

Leonard v. John Hancock Life Ins. Co. of NY, (January 10, 2022)

No. 18-CV-04994 (S.D.N.Y.):

The Court appoints Gina Intrepido-Bowden of JND Legal Administration LLC, a competent firm, as the Settlement Administrator...the Court directs that notice be provided to class members through the Notices, attached as Exhibits B-C to the Declaration of Gina M. Intrepido-Bowden (the "Intrepido-Bowden Declaration"), and through the notice program described in described in Section 5 of the Agreement and Paragraphs 24-33 of the Intrepido-Bowden Declaration. The Court finds that the manner of distribution of the Notices constitutes the best practicable notice under the circumstances as well as valid, due and sufficient notice to the Class and complies fully with the requirements of Federal Rule of Civil Procedure 23 and the due process requirements of the United States Constitution.

33. Honorable Nelson S. Roman

Swetz v. GSK Consumer Health, Inc., (November 22, 2021)

No. 20-cv-04731 (S.D.N.Y.):

The Notice Plan provided for notice through a nationwide press release; direct notice through electronic mail, or in the alternative, mailed, first-class postage prepaid for identified Settlement Class Members; notice through electronic media—such as Google Display Network and Facebook—using a digital advertising campaign with links to the dedicated Settlement Website; and a toll-free telephone number that provides Settlement Class Members detailed information and directs them to the Settlement Website. The record shows, and the Court finds, that the Notice Plan has been implemented in the manner approved by the Court in its Preliminary Approval Order.

34. Honorable Nathanael M. Cousins

Malone v. Western Digital Corp., (July 21, 2021)

No. 20-cv-03584-NC (N.D. Cal.):

The Court hereby appoints JND Legal Administration as Settlement Administrator... The Court finds that the proposed notice program meets the requirements of Due Process under the U.S. Constitution and Rule 23; and that such notice program—which includes individual direct notice to known Settlement Class Members via email, mail, and a second reminder email, a media and Internet notice program, and the establishment of a Settlement Website and Toll-Free Number—is the best notice practicable under the circumstances and shall constitute due and sufficient notice to all persons entitled thereto.

35. Judge Vernon S. Broderick, Jr.

In re Keurig Green Mountain Single-Serve Coffee Antitrust Litig., (June 7, 2021)
No. 14-md-02542 (S.D.N.Y.):

The Notice Plan provided for notice through a nationwide press release, print notice in the national edition of People magazine, and electronic media—Google Display Network, Facebook, and LinkedIn—using a digital advertising campaign with links to a settlement website. Proof that Plaintiffs have complied with the Notice Plan has been filed with the Court. The Notice Plan met the requirements of due process and Federal Rule of Civil Procedure 23; constituted the most effective and best notice of the Agreement and fairness hearing practicable under the circumstances; and constituted due and sufficient notice for all other purposes to all other persons and entities entitled to receive notice.

36. Judge R. David Proctor

In re Blue Cross Blue Shield Antitrust Litig., (November 30, 2020)
Master File No. 13-CV-20000-RDP (N.D. Ala.):

After a competitive bidding process, Settlement Class Counsel retained JND Legal Administration LLC (“JND”) to serve as Notice and Claims Administrator for the settlement. JND has a proven track record and extensive experience in large, complex matters... JND has prepared a customized Notice Plan in this case. The Notice Plan was designed to provide the best notice practicable, consistent with the latest methods and tools employed in the industry and approved by other courts...The court finds that the proposed Notice Plan is appropriate in both form and content and is due to be approved.

37. Honorable Louis L. Stanton

Rick Nelson Co. v. Sony Music Ent., (September 16, 2020)
No. 18-cv-08791 (S.D.N.Y.):

The parties have designated JND Legal Administration (“JND”) as the Settlement Administrator. Having found it qualified, the Court appoints JND as the Settlement Administrator and it shall perform all the duties of the Settlement Administrator as set forth in the Stipulation...The form and content of the Notice, Publication Notice and Email Notice, and the method set forth herein of notifying the Class of the Settlement and its terms and conditions, meet the requirements of Rule 23 of the Federal Rules of Civil Procedure, due process. and any other applicable law, constitute the best notice practicable under the circumstances, and shall constitute due and sufficient notice to all persons and entities entitled thereto.

38. Judge Kathleen M. Daily

Podawiltz v. Swisher Int'l, Inc., (February 7, 2019)

No. 16CV27621 (Or. Cir. Ct.):

The Court appoints JND Legal Administration as settlement administrator...The Court finds that the notice plan is reasonable, that it constitutes due, adequate and sufficient notice to all persons entitled to receive notice, and that it meets the requirements of due process, ORCP 32, and any other applicable laws.

39. Judge John Bailey

In re Monitronics Int'l, Inc. TCPA Litig., (September 28, 2017)

No. 11-cv-00090 (N.D. W.Va.):

The Court carefully considered the Notice Plan set forth in the Settlement Agreement and plaintiffs' motion for preliminary approval. The Court finds that the Notice Plan constitutes the best notice practicable under the circumstances, and satisfies fully the requirements of Rule 23, the requirements of due process and any other applicable law, such that the terms of the Settlement Agreement, the releases provided therein, and this Court's final judgment will be binding on all Settlement Class Members.

40. Honorable James Ashford

Nishimura v. Gentry Homes, LTD., (September 14, 2017)

No. 11-11-1-1522-07-RAN (Haw. Super. Ct.):

The Court further finds that the mailing and distribution of the Class Notice and the publication of the Class Notices substantially in the manner and form set forth in the Notice Plan and Settlement Agreement meets the requirements of the laws of the State of Hawai'i (including Hawai'i Rule of Civil Procedure 23), the United States Constitution (including the Due Process Clause), the Rules of the Court, and any other applicable law, constitutes the best notice practicable under the circumstances, and constitutes due and sufficient notice to all potential Class Members.

41. Judge Cecilia M. Altonaga

Flaum v. Doctor's Assoc., Inc., (March 22, 2017)

No. 16-cv-61198 (S.D. Fla.):

The Court approves the notice program in all respects (including the proposed forms of notice, Summary Notice, Full Notice for the Settlement Website, Publication Notice, Press Release and Settlement Claim Forms, and orders that notice be given in substantial conformity therewith.

42. Judge Joan A. Leonard

Barba v. Shire U.S., Inc., (December 2, 2016)

No. 13-cv-21158 (S.D. Fla.):

... the Court finds that the Notice was given to potential Settlement Class members who were identified through reasonable efforts, published using several publication dates in *Better Homes and Gardens*, *National Geographic*, and *People* magazines; placed on targeted website and portal banner advertisements on general Run of Network sites; included in e-newsletter placements with ADDitude, a magazine dedicated to helping children and adults with attention deficit disorder and learning disabilities lead successful lives, and posted on the Settlement Website which included additional access to Settlement information and a toll-free number. Pursuant to, and in accordance with, Federal Rule of Civil Procedure 23, the Court hereby finds that the Notice provided Settlement Class members with due and adequate notice of the Settlement, the Settlement Agreement, these proceedings, and the rights of Settlement Class members to make a claim, object to the Settlement or exclude themselves from the Settlement.

43. Judge Marco A. Hernandez

Kearney v. Equilon Enter. LLC, (October 25, 2016)

No. 14-cv-00254 (D. Ore.):

The papers supporting the Final Approval Motion, including, but not limited to, the Declaration of Robert A. Curtis and the two Declarations filed by Gina Intrepido-Bowden, describe the Parties' provision of Notice of the Settlement. Notice was directed to all members of the Settlement Classes defined in paragraph 2, above. No objections to the method or contents of the Notice have been received. Based on the above-mentioned declarations, *inter alia*, the Court finds that the Parties have fully and adequately effectuated the Notice Plan, as required by the Preliminary Approval Order, and, in fact, have achieved better results than anticipated or required by the Preliminary Approval Order.

44. Judge Fernando M. Olguin

Chambers v. Whirlpool Corp., (October 11, 2016)

No. 11-cv-01733 (C.D. Cal.):

Accordingly, based on its prior findings and the record before it, the court finds that the Class Notice and the notice process fairly and adequately informed the class members of the nature of the action, the terms of the proposed settlement, the effect of the action and release of claims, their right to exclude themselves from the action, and their right to object to the proposed settlement.

45. Judge Mary M. Rowland

In re Home Depot, Inc., Customer Data Sec. Breach Litig., (August 23, 2016)
No. 14-md-02583 (N.D. Ga.):

The Court finds that the Notice Program has been implemented by the Settlement Administrator and the parties in accordance with the requirements of the Settlement Agreement, and that such Notice Program, including the utilized forms of Notice, constitutes the best notice practicable under the circumstances and satisfies due process and the requirements of Rule 23 of the Federal Rules of Civil Procedure.

46. Honorable Lynn Adelman

Fond Du Lac Bumper Exch., Inc. v. Jui Li Enter. Co., Ltd., (Indirect Purchaser), (July 7, 2016)
No. 09-cv-00852 (E.D. Wis.):

The Court further finds that the mailing and publication of Notice in the manner set forth in the Notice Program is the best notice practicable under the circumstances; is valid, due and sufficient notice to all Settlement Class members; and complies fully with the requirements of Federal Rule of Civil Procedure 23 and the due process requirements of the Constitution of the United States. The Court further finds that the forms of Notice are written in plain language, use simple terminology, and are designed to be readily understandable by Settlement Class members.

47. Judge Marco A. Hernandez

Kearney v. Equilon Enter. LLC, (June 6, 2016)
No. 14-cv-00254 (Ore. Dist. Ct.):

The Court finds that the Parties' plan for providing Notice to the Settlement Classes as described in paragraphs 35-42 of the Settlement Agreement and as detailed in the Settlement Notice Plan attached to the Declaration of Gina Intrepido-Bowden: (a) constitutes the best notice practicable under the circumstances of this Action; (b) constitutes due and sufficient notice to the Settlement Classes of the pendency of the Action, certification of the Settlement Classes, the terms of the Settlement Agreement, and the Final Approval Hearing; and (c) complies fully with the requirements of the Federal Rules of Civil Procedure, the United States Constitution, and any other applicable law. The Court further finds that the Parties' plan for providing Notice to the Settlement Classes, as described in paragraphs 35-42 of the Settlement Agreement and as detailed in the Settlement Notice Plan attached to the Declaration of Gina Intrepido-Bowden, will adequately inform members of the Settlement Classes of their right to exclude themselves from the Settlement Classes so as not to be bound by the Settlement Agreement.

48. Judge Joan A. Leonard

Barba v. Shire U.S., Inc., (April 11, 2016)

No. 13-cv-21158 (S.D. Fla.):

The Court finds that the proposed methods for giving notice of the Settlement to members of the Settlement Class, as set forth in this Order and in the Settlement Agreement, meet the requirements of Federal Rule of Civil Procedure Rule 23 and requirements of state and federal due process, is the best notice practicable under the circumstances, and shall constitute due and sufficient notice to all persons entitled thereto.

49. Honorable Mitchell D. Dembin

Lerma v. Schiff Nutrition Int'l, Inc., (November 3, 2015)

No. 11-CV-01056 (S.D. Cal.):

According to Ms. Intrepido-Bowden, between June 29, 2015, and August 2, 2015, consumer publications are estimated to have reached 53.9% of likely Class Members and internet publications are estimated to have reached 58.9% of likely Class Members...The Court finds this notice (i) constituted the best notice practicable under the circumstances, (ii) constituted notice that was reasonably calculated, under the circumstances, to apprise the putative Class Members of the pendency of the action, and of their right to object and to appear at the Final Approval Hearing or to exclude themselves from the Settlement, (iii) was reasonable and constituted due, adequate, and sufficient notice to all persons entitled to be provided with notice, and (iv) fully complied with due process principles and Federal Rule of Civil Procedure 23.

50. Honorable Sara I. Ellis

Thomas v. Lennox Indus. Inc., (July 9, 2015)

No. 13-CV-07747 (N.D. Ill.):

The Court approves the form and content of the Long-Form Notice, Summary Notice, Postcard Notice, Dealer Notice, and Internet Banners (the "Notices") attached as Exhibits A-1, A-2, A-3, A-4 and A-5 respectively to the Settlement Agreement. The Court finds that the Notice Plan, included in the Settlement Agreement and the Declaration of Gina M. Intrepido-Bowden on Settlement Notice Plan and Notice Documents, constitutes the best practicable notice under the circumstances as well as valid, due and sufficient notice to all persons entitled thereto, and that the Notice Plan complies fully with the requirements of Federal Rule of Civil Procedure 23 and provides Settlement Class Members due process under the United States Constitution.

51. Honorable David O. Carter

Cobb v. BSH Home Appliances Corp., (December 29, 2014)

No. 10-CV-0711 (C.D. Cal.):

The Notice Program complies with Rule 23(c)(2)(B) because it constitutes the best notice practicable under the circumstances, provides individual notice to all Class Members who can be identified through reasonable effort, and is reasonably calculated under the circumstances to apprise the Class Members of the nature of the action, the claims it asserts, the Class definition, the Settlement terms, the right to appear through an attorney, the right to opt out of the Class or to comment on or object to the Settlement (and how to do so), and the binding effect of a final judgment upon Class Members who do not opt out.

52. Honorable José L. Linares

Demmick v. Cellco P'ship, (November 19, 2014)

No. 06-CV-2163 (D.N.J.):

The Court finds that the Parties' plan for providing Notice to the Settlement Classes as described in Article V of the Settlement Agreement and as detailed in the Settlement Notice Plan attached to the Declaration of Gina M. Intrepido-Bowden: (a) constitutes the best notice practicable under the circumstances of this Action; (b) constitutes due and sufficient notice to the Settlement Classes of the pendency of the Action, certification of the Settlement Classes, the terms of the Settlement Agreement, and the Final Approval Hearing; and (c) complies fully with the requirements of the Federal Rules of Civil Procedure, the United States Constitution, and any other applicable law.

The Court further finds that the Parties' plan for providing Notice to the Settlement Classes as described in Article V of the Settlement Agreement and as detailed in the Settlement Notice Plan attached to the Declaration of Gina M. Intrepido-Bowden, will adequately inform members of the Settlement Classes of their right to exclude themselves from the Settlement Classes so as to not be bound by the Settlement Agreement.

53. Judge Gregory A. Presnell

Poertner v. Gillette Co., (November 5, 2013)

No. 12-CV-00803 (M.D. Fla.):

The Court finds that compliance with the Notice Plan is the best practicable notice under the circumstances and constitutes due and sufficient notice of this Order to all persons entitled thereto and is in full compliance with the requirements of Rule 23, applicable law, and due process.

54. Judge Marilyn L. Huff

Beck-Ellman v. Kaz USA, Inc., (June 11, 2013)

No. 10-cv-02134 (S.D. Cal.):

The Notice Plan has now been implemented in accordance with the Court's Preliminary Approval Order...The Notice Plan was specially developed to cause class members to see the Publication Notice or see an advertisement that directed them to the Settlement Website...The Court concludes that the Class Notice fully satisfied the requirements of Rule 23(c)(2) of the Federal Rules of Civil Procedure and all due process requirements.

55. Judge Tom A. Lucas

Stroud v. eMachines, Inc., (March 27, 2013)

No. CJ-2003-968 L (W.D. Okla.):

The Notices met the requirements of Okla. Stat. tit. 12 section 2023(C), due process, and any other applicable law; constituted the best notice practicable under the circumstances; and constituted due and sufficient notice to all persons and entities entitled thereto. All objections are stricken. Alternatively, considered on their merits, all objections are overruled.

56. Honorable Michael M. Anello

Shames v. Hertz Corp., (November 5, 2012)

No. 07-cv-02174 (S.D. Cal.):

...the Court is satisfied that the parties and the class administrator made reasonable efforts to reach class members. Class members who did not receive individualized notice still had opportunity for notice by publication, email, or both...The Court is satisfied that the redundancies in the parties' class notice procedure—mailing, e-mailing, and publication—reasonably ensured the widest possible dissemination of the notice...The Court OVERRULES all objections to the class settlement...

57. Judge Ann D. Montgomery

In re Uponor, Inc., F1807 Plumbing Fittings Prod. Liab. Litig., (July 9, 2012)

No. 11-MD-2247 (D. Minn.):

The objections filed by class members are overruled; The notice provided to the class was reasonably calculated under the circumstances to apprise class members of the pendency of this action, the terms of the Settlement Agreement, and their right to object, opt out, and appear at the final fairness hearing.

58. Judge Ann D. Montgomery

In re Uponor, Inc., F1807 Plumbing Fittings Prod. Liab. Litig., (January 18, 2012)
No. 11-MD-2247 (D. Minn.):

The Notice Plan detailed in the Affidavit of Gina M. Intrepido-Bowden provides the best notice practicable under the circumstances and constitutes due and sufficient notice of the Settlement Agreement and the Final Fairness Hearing to the Classes and all persons entitled to receive such notice as potential members of the Class...The Notice Plan's multi-faceted approach to providing notice to Class Members whose identity is not known to the Settling Parties constitutes 'the best notice that is practicable under the circumstances' consistent with Rule 23(c)(2)(B)...Notice to Class members must clearly and concisely state the nature of the lawsuit and its claims and defenses, the Class certified, the Class member's right to appear through an attorney or opt out of the Class, the time and manner for opting out, and the binding effect of a class judgment on members of the Class. Fed. R. Civ. P. 23(c)(2)(B). Compliance with Rule 23's notice requirements also complies with Due Process requirements. 'The combination of reasonable notice, the opportunity to be heard, and the opportunity to withdraw from the class satisfy due process requirements of the Fifth Amendment.' Prudential, 148 F.3d at 306. The proposed notices in the present case meet those requirements.

59. Judge Jeremy Fogel

Ko v. Natura Pet Prod., Inc., (June 24, 2011)
No. 09cv2619 (N.D. Cal.):

The Court approves, as to form and content, the Long Form Notice of Pendency and Settlement of Class Action ("Long Form Notice"), and the Summary Notice attached as Exhibits to the Settlement Agreement, and finds that the e-mailing of the Summary Notice, and posting on the dedicated internet website of the Long Form Notice, mailing of the Summary Notice post-card, and newspaper and magazine publication of the Summary Notice substantially in the manner as set forth in this Order meets the requirements of Rule 23 of the Federal Rules of Civil Procedure, and due process, and is the best notice practicable under the circumstances and shall constitute due and sufficient notice to all persons entitled to notice.

60. Judge M. Joseph Tiemann

Billieson v. City of New Orleans, (May 27, 2011)
No. 94-19231 (La. Civ. Dist. Ct.):

The plan to disseminate notice for the Insurance Settlements (the "Insurance Settlements Notice Plan") which was designed at the request of Class Counsel by experienced Notice Professionals Gina Intrepido-Bowden... IT IS ORDERED as follows: 1. The Insurance Settlements Notice Plan is hereby approved and shall be executed by the Notice Administrator; 2. The Insurance Settlements Notice Documents, substantially in the form included in the Insurance Settlements Notice Plan, are hereby approved.

61. Judge Robert W. Gettleman

In re Trans Union Corp., (September 17, 2008)

MDL No. 1350 (N.D. Ill.):

The Court finds that the dissemination of the Class Notice under the terms and in the format provided for in its Preliminary Approval Order constitutes the best notice practicable under the circumstances, is due and sufficient notice for all purposes to all persons entitled to such notice, and fully satisfies the requirements of the Federal Rules of Civil Procedure, the requirements of due process under the Constitution of the United States, and any other applicable law...Accordingly, all objections are hereby OVERRULED.

62. Judge William G. Young

In re TJX Cos. Retail Security Breach Litig., (September 2, 2008)

MDL No. 1838 (D. Mass.):

...as attested in the Affidavit of Gina M. Intrepido...The form, content, and method of dissemination of notice provided to the Settlement Class were adequate and reasonable, and constituted the best notice practicable under the circumstances. The Notice, as given, provided valid, due, and sufficient notice of the proposed settlement, the terms and conditions set forth in the Settlement Agreement, and these proceedings to all Persons entitled to such notice, and said Notice fully satisfied the requirements of Fed. R. Civ. P. 23 and due process.

63. Judge David De Alba

Ford Explorer Cases, (May 29, 2008)

JCCP Nos. 4226 & 4270 (Cal. Super. Ct.):

[T]he Court is satisfied that the notice plan, design, implementation, costs, reach, were all reasonable, and has no reservations about the notice to those in this state and those in other states as well, including Texas, Connecticut, and Illinois; that the plan that was approved -- submitted and approved, comports with the fundamentals of due process as described in the case law that was offered by counsel.

III.

SPEAKING ENGAGEMENTS

1. ***AI Issues Raised in the Settlement Claims Fraud Context***, NEW JERSEY STATE BAR ASSOCIATION (NJSBA) Annual Meeting, presenter (May 2026).
2. ***'Marching to Their Own Drumbeat.' What Lawyers Don't Understand About Notice and Claims Administration***, AMERICAN BAR ASSOCIATION, (ABA) 23rd Annual National Institute on Class Actions, panelist (October 2019).
3. ***Rule 23 Amendments and Digital Notice Ethics, accredited CLE Program***, presenter at Terrell Marshall Law Group PLLC, Seattle, WA (June 2019); Severson & Werson, San Francisco, CA and broadcast to office in Irvine (June 2019); Greenberg Traurig, LLP, Los Angeles, CA (May 2019); Chicago Bar Association, Chicago, IL (January 2019); Sidley Austin LLP, Century City, CA and broadcast to offices in Los Angeles, San Francisco, New York, Chicago, Washington D.C. (January 2019); Burns Charest LLP, Dallas, TX (November 2018); Lockridge Grindal Nauen P.L.L.P., Minneapolis, MN (October 2018); Zimmerman Reed LLP, Minneapolis, MN (October 2018); Gustafson Gluek PLLC, Minneapolis, MN (October 2018).
4. ***Ethics in Legal Notification, accredited CLE Program***, presenter at Kessler Topaz Meltzer & Check LLP, Radnor, PA (September 2015); The St. Regis Resort, Deer Valley, UT (March 2014); and Morgan Lewis & Bockius, New York, NY (December 2012).
5. ***Pitfalls of Class Action Notice and Settlement Administration, accredited CLE Program***, PRACTISING LAW INSTITUTE (PLI), Class Action Litigation 2013, presenter/panelist (July 2013).
6. ***The Fundamentals of Settlement Administration, accredited CLE Program***, presenter at Skadden, Arps, Slate, Meagher & Flom LLP, Chicago, IL (January 2013); Wexler Wallace LLP, Chicago, IL (January 2013); Hinshaw & Culbertson LLP, Chicago, IL (October 2012); and Spector Roseman Kodroff & Willis, P.C., Philadelphia, PA (December 2011).
7. ***Class Action Settlement Administration Tips & Pitfalls on the Path to Approval, accredited CLE Program***, presenter at Jenner & Block, Chicago, IL and broadcast to offices in Washington DC, New York and California (October 2012).
8. ***Reaching Class Members & Driving Take Rates***, CONSUMER ATTORNEYS OF SAN DIEGO, 4th Annual Class Action Symposium, presenter/panelist (October 2011).

9. **Legal Notice Ethics, accredited CLE Program**, presenter at Heins Mills & Olson, P.L.C., Minneapolis, MN (January 2011); Lockridge Grindal Nauen P.L.L.P., Minneapolis, MN (January 2011); Chestnut Cambronne, Minneapolis, MN (January 2011); Berger & Montague, P.C., Anapol Schwartz, Philadelphia, PA (October 2010); Lundy Law, Philadelphia, PA (October 2010); Dechert LLP, Philadelphia, PA and broadcast to offices in California, New Jersey, New York, North Carolina, Texas, Washington D.C., and London and sent via video to their office in China (October 2010); Miller Law LLC, Chicago, IL (May 2010); Cohen Milstein Sellers & Toll PLLC, New York, NY (May 2010); and Milberg LLP, New York, NY (May 2010).
10. **Class Actions 101: Best Practices and Potential Pitfalls in Providing Class Notice, accredited CLE Program**, presenter, Kansas Bar Association (March 2009).

IV.

ARTICLES

1. Jennifer Keough and Gina M. Intrepido-Bowden, *Simulated Engagement: Using AI-Generated Audiences to Strengthen Legal Notice Strategy*, law.com (2025).
2. Gina M. Intrepido-Bowden, *Time to Allow More Streamlined Class Action Notice Formats – Adapting Short Form Notice Requirements to Accommodate Today’s Fast Paced Society*, LAW360 (2021).
3. Todd B. Hilsee, Gina M. Intrepido & Shannon R. Wheatman, *Hurricanes, Mobility and Due Process: The “Desire-to-Inform” Requirement for Effective Class Action Notice Is Highlighted by Katrina*, 80 TULANE LAW REV. 1771 (2006); reprinted in course materials for: CENTER FOR LEGAL EDUCATION INTERNATIONAL, *Class Actions: Prosecuting and Defending Complex Litigation* (2007); AMERICAN BAR ASSOCIATION, 10th Annual National Institute on Class Actions (2006); NATIONAL BUSINESS INSTITUTE, *Class Action Update: Today’s Trends & Strategies for Success* (2006).
4. Gina M. Intrepido, *Notice Experts May Help Resolve CAFA Removal Issues, Notification to Officials*, 6 CLASS ACTION LITIG. REP. 759 (2005).
5. Todd B. Hilsee, Shannon R. Wheatman, & Gina M. Intrepido, *Do You Really Want Me to Know My Rights? The Ethics Behind Due Process in Class Action Notice Is More Than Just Plain Language: A Desire to Actually Inform*, 18 GEORGETOWN JOURNAL LEGAL ETHICS 1359 (2005).

V.

CASE EXPERIENCE

Ms. Intrepido-Bowden has been involved in the design and implementation of hundreds of notice programs throughout her career. A partial listing of her case work is provided below.

CASE NAME	CASE NUMBER	LOCATION
<i>A.B. v. Regents of the Univ. of California</i>	20-cv-09555-RGK-E	C.D. Cal.
<i>Abante Rooter & Plumbing, Inc. v. New York Life Ins. Co.</i>	16-cv-03588	S.D.N.Y.
<i>Aberin v. Am. Honda Motor Co., Inc.</i>	16-cv-04384-JST	N.D. Cal.
<i>Advance Trust & Life Escrow Serv., LTA v. PHL Variable Ins. Co.</i>	18-cv-03444 (MKV)	S.D.N.Y.
<i>Advance Trust & Life Escrow Serv., LTA v. Sec. Life of Denver Ins. Co.</i>	18-cv-01897-DDD-NYW	D. Colo.
<i>Ahmed v. HSBC Bank USA, NA</i>	15-cv-2057-FMO-SPx	N.D. Ill.
<i>Allen v. UMB Bank, N.A.</i>	1016-CV34791	Mo. Cir. Ct.
<i>Anderson v. Canada (Phase I)</i>	2008NLTD166	NL Sup. Ct.
<i>Anderson v. Canada (Phase II)</i>	2007 01T4955CP	NL Sup. Ct.
<i>Andrews v. Plains All Am. Pipeline, L.P.</i>	15-cv-04113-PSG-JEM	C.D. Cal.
<i>Angel v. U.S. Tire Recovery</i>	06-C-855	W. Va. Cir. Ct.
<i>Baiz v. Mountain View Cemetery</i>	809869-2	Cal. Super. Ct.
<i>Baker v. Jewel Food Stores, Inc. & Dominick's Finer Foods, Inc.</i>	00-L-9664	Ill. Cir. Ct.
<i>Banks v. R.C. Bigelow, Inc.</i>	20-cv-06208-DDP (RAOx)	C.D. Cal.
<i>Barba v. Shire U.S., Inc.</i>	13-cv-21158	S.D. Fla.
<i>Beck-Ellman v. Kaz USA Inc.</i>	10-cv-2134	S.D. Cal.
<i>Beringer v. Certegy Check Serv., Inc.</i>	07-cv-1657-T-23TGW	M.D. Fla.
<i>Bibb v. Monsanto Co. (Nitro)</i>	041465	W. Va. Cir. Ct.
<i>Billieson v. City of New Orleans</i>	94-19231	La. Civ. Dist. Ct.
<i>Bland v. Premier Nutrition Corp.</i>	RG19-002714	Cal. Super. Ct.
<i>Boskie v. Backgroundchecks.com</i>	2019CP3200824	S.C. C.P.
<i>Brach Family Found. v. AXA Equitable Life Ins. Co.</i>	16-cv-00740 (JMF)	S.D.N.Y.
<i>Brighton Tr. LLC, as Tr. v. Genworth Life & Annuity Ins. Co.</i>	20-cv-240-DJN	E.D. Va.

CASE NAME	CASE NUMBER	LOCATION
<i>Brookshire Bros. v. Chiquita</i>	05-CIV-21962	S.D. Fla.
<i>Brown v. Am. Tobacco</i>	J.C.C.P. 4042 No. 711400	Cal. Super. Ct.
<i>Bruzek v. Husky Oil Operations Ltd.</i>	18-cv-00697	W.D. Wis.
<i>Burnett v. Nat'l Assoc. of Realtors</i>	19-CV-00332-SRB	W.D. Mo.
<i>Campos v. Calumet Transload R.R., LLC</i>	13-cv-08376	N.D. Ill.
<i>Cappalli v. BJ's Wholesale Club, Inc.</i>	10-cv-00407	D.R.I.
<i>Carter v. Monsanto Co. (Nitro)</i>	00-C-300	W. Va. Cir. Ct.
<i>Chambers v. Whirlpool Corp.</i>	11-cv-01733	C.D. Cal.
<i>Chapman v. Gen. Motors, LLC</i>	19-CV-12333-TGB-DRG	E.D. Mich.
<i>City of Philadelphia v. Bank of Am. Corp.</i>	19-CV-1608 (JMF)	S.D.N.Y.
<i>Cobb v. BSH Home Appliances Corp.</i>	10-cv-00711	C.D. Cal.
<i>Cohen v. Subaru Corp.</i>	20-cv-8442-JHR-AMD	D.N.J.
<i>Davis v. Am. Home Prods. Corp.</i>	94-11684	La. Civ. Dist. Ct., Div. K
<i>DC 16 v. Sutter Health</i>	RG15753647	Cal. Super. Ct.
<i>Debrates v. Hollywood Ent. Corp.</i>	02L707	Ill. Cir. Ct.
<i>de Lacour v. Colgate-Palmolive Co.</i>	16-cv-8364-KW	S.D.N.Y.
<i>Demereckis v. BSH Home Appliances Corp.</i>	8:10-cv-00711	C.D. Cal.
<i>Demmick v. Cellco P'ship</i>	06-cv-2163	D.N.J.
<i>Desportes v. Am. Gen. Assurance Co.</i>	SU-04-CV-3637	Ga. Super. Ct.
<i>Doe v. MasterCorp, Inc.</i>	24-cv-678	E.D. Va.
<i>Doe v. MindGeek USA Incorp.</i>	21-cv-00338	C.D. Cal.
<i>Dolen v. ABN AMRO Bank N.V.</i>	01-L-454 & 01-L-493	Ill. Cir. Ct.
<i>Donnelly v. United Tech. Corp.</i>	06-CV-320045CP	Ont. S.C.J.
<i>Duffy v. Mazda Motor of Am., Inc.</i>	24-cv-388-BJB	W.D. Ky.
<i>Eck v. City of Los Angeles</i>	BC577028	Cal. Super. Ct.
<i>Elec. Welfare Trust Fund v. United States</i>	19-353C	Fed. Cl.
<i>Engquist v. City of Los Angeles</i>	BC591331	Cal. Super. Ct.
<i>Ervin v. Movie Gallery Inc.</i>	CV-13007	Tenn. Ch. Fayette Co.
<i>Express Freight Int'l v Hino Motors, LTD.</i>	22-cv-22483	S.D. Fla.
<i>First State Orthopaedics v. Concentra, Inc.</i>	05-CV-04951-AB	E.D. Pa.
<i>Fisher v. Virginia Electric & Power Co.</i>	02-CV-431	E.D. Va.

CASE NAME	CASE NUMBER	LOCATION
<i>Fishon v. Premier Nutrition Corp.</i>	16-CV-06980-RS	N.D. Cal.
<i>Flaum v. Doctor's Assoc., Inc. (d/b/a Subway)</i>	16-cv-61198	S.D. Fla.
<i>Fond du Lac Bumper Exch. Inc. v. Jui Li Enter. Co. Ltd. (Direct & Indirect Purchasers Classes)</i>	09-cv-00852	E.D. Wis.
<i>Ford Explorer Cases</i>	JCCP Nos. 4226 & 4270	Cal. Super. Ct.
<i>Friedman v. Microsoft Corp.</i>	2000-000722	Ariz. Super. Ct.
<i>FTC v. Reckitt Benckiser Grp. PLC</i>	19CV00028	W.D. Va.
<i>Gagnon v. Gen. Motors of Canada Co. and Gen. Motors LLC</i>	500-06-000687-141 and 500-06-000729-158	Quebec Super. Ct.
<i>Gardner v. Stimson Lumber Co.</i>	00-2-17633-3SEA	Wash. Super. Ct.
<i>Gibson v. Nat'l Assoc. of Realtors</i>	23-cv-00788-SRB	W.D. Mo.
<i>Gifford v. Pets Global, Inc.</i>	21-cv-02136-CJC-MRW	C.D. Cal.
<i>Goldstein v. Houlihan/Lawrence Inc.</i>	60767/2018	N.Y. Super. Ct.
<i>Gordon v. Microsoft Corp.</i>	00-5994	D. Minn.
<i>Grays Harbor v. Carrier Corp.</i>	05-05437-RBL	W.D. Wash.
<i>Grey Fox, LLC v. Plains All Am. Pipeline, L.P.</i>	16-cv-03157-PSG-JEM	C.D. Cal.
<i>Griffin v. Dell Canada Inc.</i>	07-CV-325223D2	Ont. Super. Ct.
<i>Gunderson v. F.A. Richard & Assoc., Inc.</i>	2004-2417-D	La. 14 th Jud. Dist. Ct.
<i>Gupta v. Aeries Software, Inc.</i>	20-cv-00995	C.D. Cal.
<i>Gutierrez, Jr. v. Amplify Energy Corp.</i>	21-cv-01628-DOC-JDE	C.D. Cal.
<i>Hanks v. Lincoln Life & Annuity Co. of New York</i>	16-cv-6399 PKC	S.D.N.Y.
<i>Herrera v. Wells Fargo Bank, N.A.</i>	18-cv-00332-JVS-MRW	C.D. Cal.
<i>Hill-Green v. Experian Info. Solutions, Inc.</i>	19-cv-708-MHL	E.D. Va.
<i>Huntzinger v. Suunto Oy</i>	37-2018-00027159-CU-BT-CTL	Cal. Super. Ct.
<i>In re Anthem, Inc. Data Breach Litig.</i>	15-md-02617	N.D. Cal.
<i>In re Arizona Theranos, Inc. Litig.</i>	16-cv-2138-DGC	D. Ariz.
<i>In re Babcock & Wilcox Co.</i>	00-10992	E.D. La.
<i>In re Blue Cross Blue Shield Antitrust Litig.</i>	13-CV-20000-RDP	N.D. Ala.
<i>In re Broiler Chicken Antitrust Litig.</i>	16-cv-08637	N.D. Ill.
<i>In re Countrywide Fin. Corp. Customer Data Sec. Breach</i>	MDL 08-md-1998	W.D. Ky.

CASE NAME	CASE NUMBER	LOCATION
<i>In re Farm-raised Salmon and Salmon Prod. Antitrust Litig.</i>	19-cv-21551-CMA	S.D. Fla.
<i>In re Gen. Motors LLC Ignition Switch Litig. (economic settlement)</i>	2543 (MDL)	S.D.N.Y.
<i>In re High Sulfur Content Gasoline Prod. Liab.</i>	MDL No. 1632	E.D. La.
<i>In re Home Depot, Inc., Customer Data Sec. Breach Litig.</i>	14-md-02583	N.D. Ga.
<i>In re Hypodermic Prod. Antitrust Litig.</i>	05-cv-01602	D.N.J.
<i>In re Keurig Green Mountain Single-Serve Coffee Antitrust Litig. (Indirect-Purchasers)</i>	14-md-02542	S.D.N.Y.
<i>In re Lidoderm Antitrust Litig.</i>	14-md-02521	N.D. Cal.
<i>In re Local TV Advert. Antitrust Litig.</i>	MDL No. 2867	N.D. Ill.
<i>In re Lupron Mktg. & Sales Practices</i>	MDL No.1430	D. Mass.
<i>In re Mercedes-Benz Emissions Litig.</i>	16-cv-881 (KM) (ESK)	D.N.J.
<i>In re Monitronics Int'l, Inc., TCPA Litig.</i>	11-cv-00090	N.D. W.Va.
<i>In re Packaged Seafood Prods. Antitrust Litig. (DPP and EPP Class)</i>	15-md-02670	S.D. Cal.
<i>In re Parmalat Sec.</i>	04-md-01653 (LAK)	S.D.N.Y.
<i>In re PVC Pipe Antitrust Litig.</i>	24-cv-07639	N.D. Ill.
<i>In re Residential Schools Litig.</i>	00-CV-192059 CPA	Ont. Super. Ct.
<i>In re Ripple Labs Inc. Litig.</i>	18-cv-06753-PJH	N.D. Cal.
<i>In re Royal Ahold Sec. & "ERISA"</i>	03-md-01539	D. Md.
<i>In re Rust-Oleum Restore Mktg. Sales Practices & Prod. Liab. Litig.</i>	15-cv01364	N.D. Ill.
<i>In re Sears, Roebuck & Co. Front-Loading Washer Prod. Liab. Litig.</i>	06-cv-07023	N.D. Ill.
<i>In re Serzone Prod. Liab.</i>	02-md-1477	S.D. W. Va.
<i>In re Skelaxin (Metaxalone) Antitrust Litig.</i>	12-cv-194	E.D. Ten.
<i>In re Solodyn (Minocycline Hydrochloride) Antitrust Litig. (Direct Purchaser Class)</i>	14-md-2503	D. Mass.
<i>In re Subaru Battery Drain Prods. Liab. Litig.</i>	20-cv-03095-JHR-MJS	D.N.J.
<i>In re TJX Cos. Retail Sec. Breach Litig.</i>	MDL No. 1838	D. Mass.
<i>In re Trans Union Corp. Privacy Litig.</i>	MDL No. 1350	N.D. Ill.

CASE NAME	CASE NUMBER	LOCATION
<i>In re TransUnion Rental Screening Sol. Inc. FCRA Litig.</i>	20-md-02933-JPB	N.D. Ga.
<i>In re Uponor, Inc., F1807 Prod. Liab. Litig.</i>	2247	D. Minn.
<i>In re U.S. Dep't of Veterans Affairs Data Theft Litig.</i>	MDL 1796	D.D.C.
<i>In re Volkswagen "Clean Diesel" Mktg., Sales Practice and Prods. Liab. Litig.</i>	MDL 2672 CRB	N.D. Cal.
<i>In re ZF-TRW Airbag Control Units Prod. Liab. Litig.</i>	19-ml-02905-JAK-JPR (MDL 2905 JAK)	C.D. Cal.
<i>In re Zurn Pex Plumbing Prod. Liab. Litig.</i>	MDL 08-1958	D. Minn.
<i>In the Matter of GTV Media Grp. Inc.</i>	3-20537	SEC
<i>James v. PacifiCorp.</i>	20cv33885	Or. Cir. Ct.
<i>Johnson v. Yahoo! Inc.</i>	14-cv02028	N.D. Ill.
<i>Kearney v. Equilon Enter. LLC</i>	14-cv-00254	D. Ore.
<i>Ko v. Natura Pet Prod., Inc.</i>	09cv02619	N.D. Cal.
<i>Langan v. Johnson & Johnson Consumer Co.</i>	13-cv-01471	D. Conn.
<i>Lavinsky v. City of Los Angeles</i>	BC542245	Cal. Super. Ct.
<i>Lee v. Stonebridge Life Ins. Co.</i>	11-cv-00043	N.D. Cal.
<i>Leonard v. John Hancock Life Ins. Co. of NY</i>	18-CV-04994	S.D.N.Y.
<i>Lerma v. Schiff Nutrition Int'l, Inc.</i>	11-cv-01056	S.D. Cal.
<i>Levy v. Dolgencorp, LLC</i>	20-cv-01037-TJC-MCR	M.D. Fla.
<i>Lockwood v. Certegy Check Serv., Inc.</i>	07-CV-587-FtM-29-DNF	M.D. Fla.
<i>LSIMC, LLC v. Am. Gen. Life Ins. Co.</i>	20-cv-11518	C.D. Cal.
<i>Luster v. Wells Fargo Dealer Serv., Inc.</i>	15-cv-01058	N.D. Ga.
<i>Malone v. Western Digital Corp.</i>	20-cv-03584-NC	N.D. Cal.
<i>Markson v. CRST Int'l, Inc.</i>	17-cv-01261-SB (SPx)	C.D. Cal.
<i>Martinelli v. Johnson & Johnson</i>	15-cv-01733-MCE-DB	E.D. Cal.
<i>McCall v. Hercules Corp.</i>	66810/2021	N.Y. Super. Ct.
<i>McCrary v. Elations Co., LLC</i>	13-cv-00242	C.D. Cal.
<i>Microsoft I-V Cases</i>	J.C.C.P. No. 4106	Cal. Super. Ct.
<i>Moehrl v. Nat'l Assoc. of Realtors</i>	19-cv-01610-ARW	N.D. Ill.
<i>Molina v. Intrust Bank, N.A.</i>	10-cv-3686	Ks. 18 th Jud. Dist. Ct.
<i>Moore v Robinhood Fin. LLC</i>	21-cv-01571-BJR	W. D. Wash.

CASE NAME	CASE NUMBER	LOCATION
<i>Morrow v. Conoco Inc.</i>	2002-3860	La. Dist. Ct.
<i>Mullins v. Direct Digital LLC.</i>	13-cv-01829	N.D. Ill.
<i>Myers v. Rite Aid of PA, Inc.</i>	01-2771	Pa. C.P.
<i>Naef v. Masonite Corp.</i>	CV-94-4033	Ala. Cir. Ct.
<i>Natale v. 9199-4467 Quebec Inc., d/b/a Earth Rated</i>	21-cv-6775-JS-SIL	E.D.N.Y.
<i>Nature Guard Cement Roofing Shingles Cases</i>	J.C.C.P. No. 4215	Cal. Super. Ct.
<i>Newton v. R.C. Bigelow Inc.</i>	22-cv-5660	E.D.N.Y.
<i>Nichols v. SmithKline Beecham Corp.</i>	00-6222	E.D. Pa.
<i>Nishimura v. Gentry Homes, LTD.</i>	11-11-1-1522-07-RAN	Haw. Super. Ct.
<i>Novoa v. The GEO Grp., Inc.</i>	17-cv-02514-JGB-SHK	C.D. Cal.
<i>Nwauzor v. GEO Grp., Inc.</i>	17-cv-05769	W.D. Wash.
<i>Oberski v. Gen. Motors LLC and Gen. Motors of Canada Ltd.</i>	CV-14-502023-00CP	Ont. Super. Ct.
<i>Ocana v. Renew Fin. Holdings, Inc.</i>	BC701809	Cal. Super. Ct.
<i>Palace v. DaimlerChrysler</i>	01-CH-13168	Ill. Cir. Ct.
<i>Peek v. Microsoft Corp.</i>	CV-2006-2612	Ark. Cir. Ct.
<i>PHT Holding I LLC v. ReliaStar Life Ins. Co.</i>	18-cv-2863-DWF-ECW	D. Minn.
<i>PHT Holding II LLC v. N. Am. Co. for Life and Health Ins.</i>	18-CV-00368	S.D. Iowa
<i>Plubell v. Merck & Co., Inc.</i>	04CV235817-01	Mo. Cir. Ct.
<i>Podawiltz v. Swisher Int'l, Inc.</i>	16CV27621	Or. Cir. Ct.
<i>Poertner v. Gillette Co.</i>	12-cv-00803	M.D. Fla.
<i>Prather v. Wells Fargo Bank, N.A.</i>	15-cv-04231	N.D. Ga.
<i>Q+ Food, LLC v. Mitsubishi Fuso Truck of Am., Inc.</i>	14-cv-06046	D.N.J.
<i>Richison v. Am. Cemwood Corp.</i>	005532	Cal. Super. Ct.
<i>Rick Nelson Co. v. Sony Music Ent.</i>	18-cv-08791	S.D.N.Y.
<i>Roberts v. Electrolux Home Prod., Inc.</i>	12-cv-01644	C.D. Cal.
<i>Russell v. Kohl's Dep't Stores, Inc.</i>	15-cv-01143	C.D. Cal.
<i>Sandoval v. Merlex Stucco Inc.</i>	BC619322	Cal. Super. Ct.
<i>Scott v. Blockbuster, Inc.</i>	D 162-535	136 th Tex. Jud. Dist.
<i>Senne v. Office of the Comm'r of Baseball</i>	14-cv-00608-JCS	N.D. Cal.

CASE NAME	CASE NUMBER	LOCATION
<i>Shames v. Hertz Corp.</i>	07cv2174-MMA	S.D. Cal.
<i>Sidibe v. Sutter Health</i>	12-cv-4854-LB	N.D. Cal.
<i>Silverstein v. Genworth Life Ins. Co.</i>	23-cv-684	E.D. Va.
<i>Staats v. City of Palo Alto</i>	2015-1-CV-284956	Cal. Super. Ct.
<i>Soders v. Gen. Motors Corp.</i>	CI-00-04255	Pa. C.P.
<i>Sonner v. Schwabe North America, Inc.</i>	15-cv-01358 VAP (SPx)	C.D. Cal.
<i>Stroud v. eMachines, Inc.</i>	CJ-2003-968-L	W.D. Okla.
<i>Swetz v. GSK Consumer Health, Inc.</i>	20-cv-04731	S.D.N.Y.
<i>Talalai v. Cooper Tire & Rubber Co.</i>	MID-L-8839-00 MT	N.J. Super. Ct.
<i>Tech. Training Assoc. v. Buccaneers Ltd. P'ship</i>	16-cv-01622	M.D. Fla.
<i>Thibodeaux v. Conoco Philips Co.</i>	2003-481	La. 4 th Jud. Dist. Ct.
<i>Thomas v. Lennox Indus. Inc.</i>	13-cv-07747	N.D. Ill.
<i>Thompson v. Metropolitan Life Ins. Co.</i>	00-CIV-5071 HB	S.D.N.Y.
<i>Turner v. Murphy Oil USA, Inc.</i>	05-CV-04206-EEF-JCW	E.D. La.
<i>USC Student Health Ctr. Settlement</i>	18-cv-04258-SVW	C.D. Cal.
<i>Vance v. Mazda Motor of Am., Inc.</i>	01890-CJC-KES	C.D. Cal.
<i>Walker v. Rite Aid of PA, Inc.</i>	99-6210	Pa. C.P.
<i>Weiner v. Ocwen Fin. Corp.</i>	14-cv-02597-DJC-DB	E.D. Cal.
<i>Wells v. Abbott Lab., Inc. (AdvantEdge/ Myoplex nutrition bars)</i>	BC389753	Cal. Super. Ct.
<i>Wener v. United Tech. Corp.</i>	500-06-000425-088	QC. Super. Ct.
<i>West v. G&H Seed Co.</i>	99-C-4984-A	La. 27 th Jud. Dist. Ct.
<i>Williams v. Weyerhaeuser Co.</i>	CV-995787	Cal. Super. Ct.
<i>Yamagata v. Reckitt Benckiser, LLC</i>	17-cv-03529-CV	N.D. Cal.
<i>Zarebski v. Hartford Ins. Co. of the Midwest</i>	CV-2006-409-3	Ark. Cir. Ct.

EXHIBIT B

EXHIBIT B: LONG-FORM SETTLEMENT CLASS NOTICE

UNITED STATES DISTRICT COURT
CENTRAL DISTRICT OF CALIFORNIA

If you own or owned certain Direct Recognition Life insurance policies, you may be affected by a class action settlement with Transamerica Life Insurance Company

A court authorized this Notice. This is not a solicitation from a lawyer.

- A proposed settlement has been reached in a class action lawsuit called *Wren, et al. v. Transamerica Life Insurance Company*, Case No. 5:21-cv-00178-JGB-SP (C.D. Cal.). The class action lawsuit is referred to herein as “the Action,” and the proposed settlement reached in the Action is referred to herein as the “Settlement.”
- The lawsuit concerns certain Direct Recognition Life (“DRL”) insurance policies issued by Defendant Transamerica Life Insurance Company (“TLIC”). The lawsuit claims that TLIC improperly failed to credit certain Cash Value Increases (“CVIs”) to eligible DRL policies and did not act in good faith regarding those CVIs.
- TLIC denies all allegations of wrongdoing and denies that it violated any law, breached any contract, acted in bad faith, or acted improperly in any way. The Court has not decided who is right. Instead, Plaintiffs and TLIC (together, the “Parties”) have agreed to settle to avoid the cost, delay, and risk of continued litigation.
- If the Court approves the Settlement, Settlement Class Members will be eligible to receive payment from a **\$110 million Settlement Fund**, as further detailed in response to Question 10. In addition, TLIC has agreed (1) to credit the 40-Year Guaranteed CVI for certain eligible DRL Policies, if they remain in force on their 40-year policy anniversaries and (2) to not seek to void, rescind, cancel, declare void, or deny death claims submitted by Settlement Class Members based on alleged lack of insurable interest or alleged misrepresentations made in connection with the original application process.
- You are a Settlement Class Member if you meet the following criteria:
 - ✓ You own or owned a TLIC universal life insurance policy that was in effect on January 1, 2016;
 - ✓ The policy was known by the product names “Direct Recognition Life 10” or “Direct Recognition Life 11”, or by the attribute codes “DRL-10” or “DRL-11”;
 - ✓ The policy was established and defined by the provisions of a Group Master Policy, Group Insurance Certificate, and Issue Illustration.
- TLIC’s records indicate that you are a Settlement Class Member and entitled to benefits under the Settlement.
- Your legal rights are affected whether or not you act. ***Please read this Notice carefully.***

SUMMARY OF YOUR LEGAL RIGHTS AND OPTIONS IN THIS SETTLEMENT		
Do Nothing	• Remain in the Settlement Class • Get certain benefits from the Settlement — Automatically receive a payment by check in the mail if you are entitled to one and the Settlement is approved by the Court • Be bound by the Settlement • Give up your right to sue or continue to sue TLIC for the claims in this case	
Ask to be Excluded (“Opt Out”)	• Remove yourself from the Settlement Class • Get no cash payment from the Settlement • Keep your right to sue or continue to sue TLIC, at your own expense, for the claims in this case	Postmarked by Month x, 202x [45 days after PAO]
Object	• Remain in the Settlement Class but tell the Court what you do not like about the Settlement • The purpose of an objection is to persuade the Court not to approve the proposed Settlement • A successful objection to the Settlement may mean that the objector and other members of the Class are not bound by the Settlement	Filed and served by Month x, 202x
Attend the Fairness Hearing	• Ask to speak at the Fairness Hearing regarding the Settlement	Hearing scheduled for Month x, 202x

- These rights and options—and the deadlines to exercise them—are explained in this Notice. The deadlines may be moved, cancelled, or otherwise modified, so please check www.xxxxxxxxxx.com regularly for updates and further details.
- The Court in charge of this case still must decide whether to approve the Settlement. Payments will be made if the Court approves the Settlement and after any appeals are resolved, which could take time. Please be patient.

Questions? Visit www.xxxxxxxxxxxxxx.com or Call 1-xxx-xxx-xxxx

WHAT THIS NOTICE CONTAINS

BASIC INFORMATION	PAGE 4
1. Why was this Notice issued?	
2. What is this lawsuit about?	
3. Which life insurance policies are affected by the lawsuit?	
4. What is a class action and who is involved?	
5. Why is this lawsuit a class action?	
6. Why is there a Settlement?	
THE SETTLEMENT CLASS	PAGE 5
7. Am I part of the Settlement Class?	
8. Are there exceptions to being included?	
9. What if I am still not sure if I am included?	
WHAT SETTLEMENT CLASS MEMBERS GET	PAGE 5
10. What does the Settlement provide?	
11. What am I giving up by staying in the Settlement?	
HOW TO GET A PAYMENT	PAGE 6
12. How can I get a payment?	
13. When will I get my payment?	
EXCLUDING YOURSELF FROM THE SETTLEMENT	PAGE 6
14. How do I ask to be excluded?	
15. If I don't exclude myself, can I sue TLIC for the same thing later?	
16. If I exclude myself, can I still get a Settlement payment?	
THE LAWYERS REPRESENTING YOU	PAGE 7
17. Do I have a lawyer in this case?	
18. How will the lawyers be paid?	
19. Should I get my own lawyer?	
OBJECTING TO THE SETTLEMENT	PAGE 8
20. How can I tell the Court if I do not like the Settlement?	
21. What is the difference between objecting and excluding?	
THE COURT'S FAIRNESS HEARING	PAGE 9
22. When and where will the Court decide whether to approve the Settlement?	
23. Do I have to come to the hearing?	
24. May I speak at the hearing?	
IF YOU DO NOTHING	PAGE 10
25. What happens if I do nothing at all?	
GETTING MORE INFORMATION	PAGE 10
26. How can I get more information?	

BASIC INFORMATION

1. Why was this Notice issued?

The Court authorized this Notice because you have a right to know about the proposed Settlement and your rights and options before the Court decides whether to grant final approval of the Settlement. This Notice explains what the lawsuit is about; who is included in the Settlement; what benefits are available; how to request exclusion from the Settlement; how to object to the Settlement; and when the Court will decide whether to approve the Settlement.

Honorable Jesus G. Bernal of the United States District Court for the Central District of California (the "Court") is in charge of this case. The case is called *Wren, et al. v. Transamerica Life Insurance Company*, Case No. 5:21-cv-00178-JGB-SP (C.D. Cal.). The persons who sued are Plaintiffs William F. Wren and John Murphy. The company they sued, Transamerica Life Insurance Company ("TLIC"), is called the Defendant.

2. What is this lawsuit about?

Plaintiffs allege that TLIC improperly failed to credit certain Cash Value Increases ("CVIs") associated with certain Direct Recognition Life ("DRL") insurance policies and failed to act in good faith in connection with those CVIs. Plaintiffs seek monetary and other relief on behalf of themselves and a proposed Settlement Class of similarly situated policyowners.

TLIC denies all Plaintiffs' allegations of wrongdoing, denies any liability, and contends that its conduct complied with the terms of the policies, applicable agreements, and governing laws. The Court has not decided who is right. Instead, Plaintiffs and TLIC (together, the "Parties") have agreed to settle to avoid the risks, costs, and delays of further litigation.

3. Which life insurance policies are affected by the lawsuit?

The Settlement generally includes certain DRL-10 and DRL-11 policies identified in the Settlement Agreement. If you received a notice in the mail, TLIC's records indicate that you may be a member of the Settlement Class. If you are uncertain whether you are included, you may contact the Settlement Administrator or Class Counsel using the contact information listed below (See Questions 17 and 26).

4. What is a class action and who is involved?

In a class action, a person(s) or entity(ies) called a "Class Representative(s)" sues on behalf of all individuals who have a similar claim. Here, Plaintiffs William F. Wren and John Murphy represent other eligible policyowners and together they are called the "Settlement Class" or "Settlement Class Members." Bringing a case, such as this one, as a class action allows resolution of many similar claims of persons and entities that might be economically too small to bring in individual actions. One court resolves the issues for all class members, except for those who validly exclude themselves from the class.

5. Why is this lawsuit a class action?

The Parties are seeking class certification because they believe this lawsuit meets the requirements of Rule 23 of the Federal Rules of Civil Procedure, which governs class actions in federal court. Specifically:

- There are numerous Settlement Class Members whose interests will be affected by this lawsuit;
- There are legal questions and facts that are common to all the Settlement Class Members;
- The Class Representatives' claims are typical of the claims of the rest of the Settlement Class;
- The Class Representatives and the lawyers representing the Settlement Class will fairly and adequately represent the interests of the Settlement Class;
- A class action would be a fair, efficient and superior way to resolve this lawsuit; and
- The common legal questions and facts predominate over questions that affect only individual Settlement Class Members.

6. Why is there a Settlement?

The Parties reached the proposed Settlement after extensive litigation, discovery, investigation, and mediation with experienced mediator Robert Meyer of JAMS. By settling, the Parties avoid the risks, expense, and delay associated with continued litigation and trial. The Plaintiffs and Class Counsel believe the proposed Settlement is fair, reasonable, adequate, and in the best interests of the Settlement Class.

THE SETTLEMENT CLASS

7. Am I part of the Settlement Class?

You are a Settlement Class Member if you meet the following criteria:

- ✓ You own or owned a TLIC universal life insurance policy that was in effect on January 1, 2016;
- ✓ The policy was known by the product names "Direct Recognition Life 10" or "Direct Recognition Life 11", or by the attribute codes "DRL-10" or "DRL-11";
- ✓ The policy was established and defined by the provisions of a Group Master Policy, Group Insurance Certificate, and Issue Illustration.

8. Are there exceptions to being included?

Yes. Excluded from the Settlement Class are:

- The Honorable Jesus G. Bernal, U.S. District Court Judge of the Central District of California (or other Circuit, District, or Magistrate Judge presiding over the Action through which this matter is presented for settlement) and his immediate family;
- TLIC;
- Any officer or director of TLIC reported in its most recent Annual Statements, and members of their immediate families;
- Anyone employed in Class Counsel's firms;
- Policyowners who properly execute and timely file a Request for Exclusion from the Settlement Class;
- Certain Policyowners whom TLIC has identified as excluded pursuant to prior confidential agreements with TLIC; and
- The legal representatives, successors, or assigns of any of the excluded Policyowners (but only then in their capacity as legal representative, successor, or assignee).

9. What if I am still not sure if I am included?

If you are still not sure whether you are a Settlement Class Member, please visit www.xxxxxx.com, call the Settlement Administrator toll-free at 1-xxx-xxx-xxxx, or write to: Wren v. TLIC Settlement Administrator, c/o JND Legal Administration, P.O. Box x, Seattle, WA 98111.

WHAT SETTLEMENT CLASS MEMBERS GET

10. What does the Settlement provide?

The proposed Settlement provides for:

1. **\$110 Million Settlement Fund**

TLIC has agreed to create a \$110 million Settlement Fund. After deducting Settlement Administration Expenses, any Service Awards to the Class Representatives, any Class Counsel's fees and expenses awarded by the Court, and any other Court-approved payments, the remaining amount (the "Net Settlement Fund") will be distributed to Settlement Class Members based on a Court-approved Plan of

Questions? Visit www.xxxxxxxxxxxxxx.com or Call 1-xxx-xxx-xxxx

Allocation. The amount each Settlement Class Member receives will depend on factors including the relative value of qualifying CVIs associated with the applicable policy or policies.

2. **Bonus Crediting Project**

TLIC has agreed that it will not rescind, revoke, or reverse certain credits it paid, and has committed to pay, pursuant to a "Bonus Crediting Project" it undertook in 2025 and 2026 as a result of this litigation under which it credited or will credit 30-Year Guaranteed CVIs to in-force DRL policies.

3. **40-Year Guaranteed CVI Benefit**

TLIC has agreed that it will credit the 40-Year Guaranteed CVI for certain eligible DRL policies if they remain in force on their 40-year policy anniversaries.

4. **Non-Contestability Benefit**

TLIC has agreed that it will not seek to void, rescind, cancel, declare void, or otherwise deny certain death claims submitted by Settlement Class Members based on alleged lack of insurable interest or alleged misrepresentations made in connection with the original application process.

More details are in a document called the Settlement Agreement, which is available at www.xxxxxx.com.

11. What am I giving up by staying in the Settlement?

If the Settlement becomes final and you do not exclude yourself, you will release and discharge certain claims against TLIC, as well as TLIC's past and present parents (including intermediate and ultimate parents), direct and indirect subsidiaries, affiliates, predecessors, joint ventures, successors and assigns, together with each of their past and present officers, directors, shareholders, employees, representatives, attorneys, general agents, agents and producers (including, but not limited to, those acting on behalf of TLIC and within the scope of their agency), TLIC's Counsel, and all of such entities' heirs, administrators, executors, insurers, predecessors, successors and assigns, or any of them, and including any person or entity acting on behalf or at the direction of any of them.

Generally, the Released Claims include claims arising out of or relating to TLIC's refusal to credit the Settlement Class Policies' CVIs and its good faith in connection with the same. Released Claims **do not** include (1) any claim for payment of a death benefit on a DRL Policy other than any claim for any unpaid CVIs as a portion of a death benefit; (2) any claims or rights to otherwise enforce the terms of a DRL Policy unrelated to the CVIs; or (3) any claims to enforce the Settlement.

The Settlement Agreement contains the complete release language, which is available at www.xxxxxx.com.

HOW TO GET A PAYMENT

12. How can I get a payment?

You will automatically receive a settlement check in the mail from JND Legal Administration as the Settlement Administrator if you are entitled to one. No claims need to be filed. You should consult with your own tax advisor regarding the tax consequences of the proposed Settlement, including but not limited to, any payments and payment periods, and any tax reporting obligations you may have.

13. When will I get my payment?

Payments will be mailed to Settlement Class Members after the Court grants "final approval" of the Settlement and after all appeals are resolved. If the Court approves the Settlement, there may be appeals. It is always uncertain how these appeals will be resolved and resolving them can take time. Please be patient.

EXCLUDING YOURSELF FROM THE SETTLEMENT

If you do not want a payment from the Settlement or you want to keep the right to sue or continue to sue TLIC on your own about the claims released in the Settlement, then you must take steps to get out of the Settlement Class. This is called excluding yourself—or it is sometimes referred to as "opting out" of the Settlement.

Questions? Visit www.xxxxxxxxxxxxxx.com or Call 1-xxx-xxx-xxxx

14. How do I ask to be excluded?

To exclude yourself from (or “opt-out of”) the Settlement, you must complete and mail the Settlement Administrator a written request for exclusion. The exclusion request **must** include the following:

- The name and civil action number of the Action—*Wren, et al. v. Transamerica Life Insurance Company*, Case No. 5:21-cv-00178-JGB-SP, pending in the United States District Court for the Central District of California;
- Your full name, the Policyowner name(s), mailing address, telephone number, and email address (optional);
- The policy number(s) to be excluded;
- A statement that you want to be excluded from the Settlement Class; and
- Your personal signature (and the signature of all policyowners, if applicable).

You must mail your exclusion request **postmarked by Month x, 202x** to:

Wren v. TLIC Settlement Administrator
c/o JND Legal Administration
P.O. Box x
Seattle, WA 98111

If you own multiple policies, your exclusion will include **all** Settlement Class policies that you own. However, if you own multiple policies in a representative or agency capacity (for example, as a trustee, securities intermediary, or other similar agency) for more than one principal, you may request to exclude policies held on behalf of one principal while participating in the Settlement with respect to the policies held by other principals.

IF YOU DO NOT EXCLUDE YOURSELF BY MONTH X, 202x, YOU WILL REMAIN PART OF THE SETTLEMENT CLASS AND BE BOUND BY THE ORDERS OF THE COURT IN THIS LAWSUIT.

15. If I don’t exclude myself, can I sue TLIC for the same thing later?

No. If you do not exclude yourself, you will give up any right to sue TLIC for the claims that this Settlement resolves. If you have a pending lawsuit, speak to your lawyer in that lawsuit immediately. You must exclude yourself from this Settlement to continue your own lawsuit if it involves a claim that this Settlement resolves. If you properly exclude yourself from the Settlement, you will not be bound by any orders or judgments entered in the Action relating to the Settlement.

16. If I exclude myself, can I still get a Settlement payment?

No. You will not get a cash payment from the Settlement if you exclude yourself.

THE LAWYERS REPRESENTING YOU

17. Do I have a lawyer in this case?

Yes. The Court has appointed the following lawyers as Class Counsel.

Steven G. Sklaver
SUSMAN GODFREY L.L.P.
1900 Avenue of the Stars, 14th Floor
Los Angeles, CA 90006
ssklaver@susmangodfrey.com

Andrew S. Friedman
Francis J. Balint
BONNET FAIRBOURN FRIEDMAN & BALINT, PC
2325 East Camelback Road, Suite 300
Phoenix, AZ 85016
afriedman@bffb.com
fbalint@bffb.com

Seth Ard
Zach Savage
SUSMAN GODFREY L.L.P.
One Manhattan West, 50th Floor
New York, NY 10001
sard@susmangodfrey.com
zsavage@susmangodfrey.com

18. How will the lawyers be paid?

The Court will determine how much Class Counsel will be paid for fees and expenses. Class Counsel will request attorneys' fees not to exceed one-third of the gross settlement benefits provided to the Settlement Class. Those fees will be paid from the \$110 million Settlement Fund, and from a separate \$5,835,397.97 fund created by the Settlement in connection with the Bonus Crediting Project described above. In addition, Class Counsel will seek a service award up to \$25,000 for each Plaintiff, William F. Wren and John Murphy, for their service as the Class Representatives on behalf of the Settlement Class, to be paid from the Settlement Fund. You will not be responsible for direct payment of any of these fees, expenses, or awards. The motion for attorneys' fees, expenses, and service awards will be posted at www.xxxxxxxx.com before the deadline to object to the Settlement.

19. Should I get my own lawyer?

If you stay in the Settlement Class, you do not need to hire your own lawyer. Class Counsel is working on behalf of the Settlement Class. However, if you want to be represented by your own lawyer, you may hire one at your own expense and cost.

OBJECTING TO THE SETTLEMENT

20. How can I tell the Court if I do not like the Settlement?

Any Settlement Class Member who does not timely and properly opt out of the Settlement may object to the fairness, reasonableness, or adequacy of the proposed Settlement. Settlement Class Members who wish to object to any term of the Settlement must do so, in writing, by filing a written objection with the Court, and serving copies on Class Counsel and TLIC's Counsel. The written objection **must** include:

- The name and civil action number of the Action—*Wren, et al. v. Transamerica Life Insurance Company*, Case No. 5:21-cv-00178-JGB-SP, pending in the United States District Court for the Central District of California;
- Your full name, mailing address, telephone number and email address (optional);
- Your qualifying certificate number(s);
- A statement that you object to the Settlement in whole or in part;
- The legal and factual reasons for your objection;
- Copies of any documents supporting your objection;
- A statement indicating whether you intend to appear at the Fairness Hearing, and the identity of your attorney (if you are represented by an attorney); and

- A list of any witnesses you may call to testify at the Fairness Hearing;
- Your signature (and signatures of all policyowners, if applicable).

Your objection, along with any supporting material you wish to submit, must be filed with the Office of the Court, with a copy served on Class Counsel and TLIC's Counsel by **Month x, 202x** at the following addresses:

Clerk of the Court	
Office of the Clerk United States District Court for the Central District of California George E. Brown, Jr. Federal Building and United States Courthouse 3470 Twelfth Street Riverside, CA 92501	
Class Counsel	Counsel for TLIC
Steven Sklaver SUSMAN GODFREY L.L.P. 1900 Avenue of the Stars, 14 th Floor Los Angeles, CA 90006 Seth Ard Zach Savage SUSMAN GODFREY L.L.P. One Manhattan West, 50 th Floor New York, NY 10001 Andrew S. Friedman Francis J. Balint BONNET FAIRBOURN FRIEDMAN & BALINT, PC 2325 East Camelback Road, Suite 300 Phoenix, AZ 85016	Elizabeth G. Doolin Julie F. Wall Joseph R. Jeffery Kaitlyn E. Luther CHITTENDEN, MURDAY & NOVOTNY LLC 303 West Madison Street, Suite 2400 Chicago, IL 60606 Vivian I. Orlando Richard B. Hopkins, II MAYNARD NEXSEN LLP 10100 Santa Monica Boulevard, Suite 1700 Los Angeles, CA 90067

21. What is the difference between objecting and excluding?

Objecting is simply telling the Court that you do not like something about the Settlement. You can object to the Settlement only if you do not exclude yourself from the Settlement. An objection can't ask the Court to order a different settlement. The purpose of an objection to the Settlement is to persuade the Court **not** to approve the proposed Settlement. A successful objection to the Settlement may mean that the objector and other members of the Class are not bound by the Settlement. Excluding yourself from the Settlement is telling the Court that you do not want to be part of the Settlement. If you exclude yourself from the Settlement, you have no basis to object to the Settlement because it no longer affects you.

THE COURT'S FAIRNESS HEARING

22. When and where will the Court decide whether to approve the Settlement?

The Court will hold a Fairness Hearing on Month x, 202x at x:xx x.m. PT at the United States District Court for the Central District of California, Courtroom 1, 2nd Floor, George E. Brown, Jr. Federal Building and United States Courthouse 3470 Twelfth Street, Riverside, CA 92501. At the hearing, the Court will consider whether the Settlement is fair, reasonable, adequate, and in the best interest of the Settlement Class Members; whether the Settlement Class should be finally certified; whether the requested attorneys' fees and expenses and service awards for Class Representatives should be approved. If there are objections,

Questions? Visit www.xxxxxxxxxxxxxx.com or Call 1-xxx-xxx-xxxx

the Court will consider them at this time. After the hearing, the Court will decide whether to approve the Settlement. We do not know how long these decisions will take. The Court may reschedule the hearing without further mailed notice. Please check www.xxxxxxx.com for updates.

23. Do I have to come to the hearing?

No. But you or your own lawyer may attend at your own expense. If you submit an objection, you do not have to come to Court to talk about it. As long as you filed and served your written objection on time to the proper addresses, the Court will consider it.

24. May I speak at the hearing?

Yes. You may ask the Court for permission to speak at the Fairness Hearing. To do so, you must follow the instructions for filing an Objection to the Settlement as described in response to Question 20 and indicate in your Objection to the Settlement that you or your counsel intend to appear. Your request must be filed with the Clerk of the Court and served on Class Counsel and TLIC's Counsel no later than Month x, 202x. Counsel who wishes to appear for any Objector must enter a Notice of Appearance not later than 14 days before the Fairness Hearing.

IF YOU DO NOTHING

25. What happens if I do nothing at all?

Those who are eligible to receive a payment from the Settlement do not need to do anything to receive payment. You will automatically receive a payment from the Settlement, once the Court approves it. Unless you exclude yourself, you won't be able to start a lawsuit, continue with a lawsuit, or be part of any other lawsuit against TLIC about the legal issues that arise from the same factual predicate as the claims that are released by this Settlement ever again.

GETTING MORE INFORMATION

26. How can I get more information?

This Notice summarizes the proposed Settlement. More details are available at www.xxxxxxxx.com or by accessing the Court docket for this case, for a fee, through the Court's Public Access to Electronic Records (PACER) system at <https://ecf.cacd.uscourts.gov/cgi-bin/ShowIndex.pl>, or by visiting the office of the Clerk for the Court for United States District Court for the Central District of California, George E. Brown, Jr. Federal Building and United States Courthouse 3470 Twelfth Street, Riverside, CA 92501, between 9:00 a.m. and 4:00 p.m., Monday through Friday, excluding Court holidays. You can also call the Settlement Administrator toll-free at 1-xxx-xxx-xxxx, or write to:

Wren v. TLIC Settlement Administrator
c/o JND Legal Administration
P.O. Box x
Seattle, WA 98111

PLEASE DO NOT CONTACT THE COURT

Questions? Visit www.xxxxxxxxxxxxxxx.com or Call 1-xxx-xxx-xxxx

EXHIBIT C

EXHIBIT C: SHORT-FORM SETTLEMENT CLASS NOTICE

**If you own or owned
certain Direct Recognition
Life insurance policies,
you may be affected by a
class action settlement
with Transamerica Life
Insurance Company**

*A court authorized this Notice.
This is not a solicitation from a lawyer.*

A proposed settlement has been reached in a class action lawsuit called *Wren, et al. v. Transamerica Life Insurance Company*, Case No. 5:21-cv-00178-JGB-SP (C.D. Cal.) (the "Settlement").

Questions?

Visit wwwxxxxxxxxxxx.com
or Call 1-XXX-XXX-XXXX

Wren v. TLIC Settlement Administrator
c/o JND Legal Administration
PO Box 9XXXX
Seattle, WA 9XXXX

«MailingBarcode»

Postal Service: Please do not mark barcode

«Name»

«Address1»

«Address2»

«City», «State» «PostalCode»

«Country»

055

What is this lawsuit about?

Plaintiffs allege that Defendant Transamerica Life Insurance Company ("TLIC") improperly failed to credit certain Cash Value Increases ("CVIs") to eligible Direct Recognition Life ("DRL") insurance policies and did not act in good faith regarding those CVIs. TLIC denies all allegations of wrongdoing and denies that it violated any law, breached any contract, or acted improperly in any way. The Court has not decided who is right. Instead, Plaintiffs and TLIC have agreed to settle to avoid the cost, delay, and risk of continued litigation.

Who is included?

Records indicate you may be a Settlement Class Member. You are a Settlement Class Member if:

- ✓ You own or owned a TLIC universal life insurance policy that was in effect on January 1, 2016;
- ✓ The policy was known by the product names "Direct Recognition Life 10" or "Direct Recognition Life 11", or by the attribute codes "DRL-10" or "DRL-11"; and
- ✓ The policy was established and defined by the provisions of a Group Master Policy, Group Insurance Certificate, and Issue Illustration.

What does the Settlement Provide?

The proposed Settlement provides for:

1. **\$110 Million Settlement Fund** - TLIC has agreed to create a \$110 million Settlement Fund. After deducting Settlement Administration Expenses, any Service Awards to the Class Representatives, any Class Counsel's fees and expenses awarded by the Court, and any other Court-approved payments, the remaining amount (the "Net Settlement Fund") will be distributed to Settlement Class Members based on a Court-approved Plan of Allocation. The amount each Settlement Class Member receives will depend on factors including the relative value of qualifying CVIs associated with the applicable policy or policies.
2. **Bonus Crediting Project** - TLIC will not rescind, revoke, or reverse certain credits it paid, and it has committed to pay, pursuant to a project it undertook in 2025 and 2026 as a result of this litigation under which it credited or will credit certain 30-Year Guaranteed CVIs.
3. **40-Year Guaranteed CVI Benefit** - TLIC has agreed that it will credit the 40-Year Guaranteed CVI for certain eligible DRL policies that remain in force on their 40-year policy anniversaries.
3. **Non-Contestability Benefit** - TLIC has agreed that it will not seek to void, rescind, cancel, declare void, or otherwise deny certain death claims submitted by Settlement Class Members based on alleged lack of insurable interest or alleged misrepresentations made in connection with the original application process.

Your Options.

Do Nothing: If you do nothing, you will remain in the Settlement Class. You will get certain benefits from the Settlement and will automatically get a payment in the mail if you are entitled to one. You will be bound by the Settlement, and you will give up your right to sue or continue to sue TLIC for the claims resolved or released in this case.

Exclude Yourself (Opt Out): If you opt out, you will get no cash payment from the Settlement. But you will keep your right to sue or continue to sue TLIC, at your own expense, for the claims resolved in this case. You must exclude yourself by **Month XX, 202x**.

Object: If you do not exclude yourself, you can tell the Court what you don't like about the Settlement. The purpose of an objection is to persuade the Court not to approve the proposed Settlement. You will still be bound by the Settlement if it is approved. Objections must be filed by **Month XX, 202x**.

Go to www.xxxxxxxx.com for details on how to opt out or file an objection.

The Court's Fairness Hearing.

The Court will hold a hearing on Month XX, 202x to consider whether to approve the Settlement, a service award up to \$25,000 for each Plaintiff, reimbursement of litigation expenses, and attorneys' fees not to exceed one-third of the gross benefits provided to the Settlement Class, to be paid directly from the Settlement Fund, as well as to consider any objections. The Court appointed Susman Godfrey L.L.P. and Bonnett Fairbourn Friedman & Balint, PC to represent the Settlement Class as Class Counsel. You or your attorney may attend the hearing at your own expense, but you are not required to do so.

More Information.

Complete information about your rights and options, as well as the Long Form Notice and the Settlement Agreement are available at www.xxxxxxxx.com, by accessing the Court docket for this case, for a fee, through the Court's Public Access to Electronic Records (PACER) system at <https://ecf.cacd.uscourts.gov/cgi-bin/ShowIndex.pl>, or by visiting the office of the Clerk for the Court for United States District Court for the Central District of California, George E. Brown, Jr. Federal Building and United States Courthouse 3470 Twelfth Street, Riverside, CA 92501. You can also call toll-free at 1-xxx-xxx-xxxx, or write to: Wren v. TLIC Settlement Administrator, c/o JND Legal Administration, P.O. Box x, Seattle, WA 98111.



PLEASE DO NOT CONTACT THE COURT.

Name: _____

Current Address: _____

Unique ID: [JND Unique ID]

Address Change Form

To make sure your information remains up-to-date in our records, please confirm your address by filling in the above information and depositing this postcard in the U.S. Mail.

Place
Stamp
Here

Wren v. TLIC Settlement Administrator
c/o JND Legal Administration
PO Box 9XXXX
Seattle, WA 9XXXX

058