

**UNITED STATES DISTRICT COURT
WESTERN DISTRICT OF TEXAS
WACO DIVISION**

**IN RE: AMERICAN INCOME LIFE
INSURANCE CO. AND GLOBE LIFE
INC. DATA BREACH LITIGATION**

Case No. 6:25-cv-00262

SETTLEMENT AGREEMENT

This Settlement Agreement¹ is entered into between Plaintiffs, individually, and on behalf of the Settlement Class, and Defendants, as of the date last signed below. The Parties hereby agree to the following terms in full settlement of the Action, subject to a Final Approval Order entered by the Court.

I. Factual Background

1. Globe Life is a publicly traded insurance holding company headquartered in McKinney, Texas, whose subsidiaries provide insurance products to individuals and families across the United States. American Income Life Insurance Company (“AIL”), a subsidiary of Globe Life, is headquartered in Waco, Texas, and underwrites life, accident, and supplemental health insurance products.

2. On October 17, 2024, Globe Life filed a form 8-K with the SEC, which reported that, on or around October 2, 2024, an unknown actor threatened to publish certain personally identifiable customer and lead information maintained by AIL, unless Globe Life paid a ransom. Globe Life did not pay the ransom and immediately notified the law enforcement and consulted with experts to investigate the Incident.

¹ All capitalized terms herein shall have the same meanings as those defined in Section II herein.

3. Beginning in March and through June of 2025, after notifying law enforcement of and consulting with experts, Defendants mailed notices to approximately 532,578 individuals regarding the Data Incident.

II. Procedural History

4. After Defendants mailed notice, Plaintiffs filed three separate actions in the United States District Court for the Western District of Texas all seeking to represent the same class of individuals impacted in the Data Incident and seeking damages for the unauthorized disclosure of their Personal Information: *Harris v. American Income Life Ins. Co.*, No. 6:25-cv-00262 (W.D. Tex.) (“*Harris*”) (filed June 24, 2025); *Decow v. American Income Life Ins. Co.*, No. 6:25-cv-00295 (W.D. Tex.) (filed July 10, 2025) (“*Decow*”) and *McAllister v. American Income Life Ins. Co.*, No. 6:25-cv-00294 (W.D. Tex.) (filed July 10, 2025) (“*McAllister*”).

5. On September 25, 2025, the Court entered an order that consolidated *Harris*, *Decow*, and *McAllister* under the caption *In re American Income Life Insurance Co. and Globe Life Inc. Data Breach Litigation*, and appointed interim lead counsel.

6. Following consolidation of the actions and appointment of Class Counsel as interim lead counsel and before engaging in protracted and costly litigation, the Parties determined it was in the best interest of all concerned to explore early resolution of the Action.

7. The Parties agreed to mediate with experienced class action mediator and former United States District Judge, Royal Furgeson.

8. In advance of the mediation, Plaintiffs consulted with damage and liability experts and propounded informal discovery requests on Defendants, to which Defendants responded by providing information related to, among other things, the nature and cause of the Data Incident, the number and geographic location of individuals impacted by the Data Incident, and the type of

information potentially impacted.

9. The Parties attended mediation on December 17, 2025. After a full day of negotiating, the Parties reached an agreement on most material terms of this Settlement and finalized the terms of the agreement the following day.

10. The Parties now agree to settle the Action entirely, without any admission of liability or wrongdoing, with respect to all Released Claims of the Releasing Parties. Defendants entered into this Agreement to resolve all controversies and disputes arising out of or relating to the allegations made in the Complaint, and to avoid the litigation costs and expenses, distractions, burden, expense, and disruption to its business operations associated with further litigation. Defendants do not in any way acknowledge, admit to, or concede any of the allegations made in the Complaint, and expressly disclaims and denies any fault or liability, or any charges of wrongdoing that have been or could have been asserted in the Complaint. Nothing contained in this Agreement shall be used or construed as an admission of liability, and this Agreement shall not be offered or received in evidence in any action or proceeding in any court or other forum as an admission or concession of liability or wrongdoing of any nature or for any other purpose other than to enforce the terms of this Agreement. Plaintiffs have entered into this Agreement to recover on the claims asserted in the Complaint, and to avoid the risk, delay, and uncertainty of continued litigation. Plaintiffs do not in any way concede that the claims alleged in the Complaint lack merit or are subject to any defenses. The Parties intend this Agreement to bind Plaintiffs, Defendants, and all Settlement Class Members.

NOW, THEREFORE, in light of the foregoing, for good and valuable consideration, the receipt and sufficiency of which is hereby mutually acknowledged, the Parties agree, subject to approval by the Court, as follows.

III. Definitions

11. “**Action**” means the above the consolidated class action captioned: *In re American Income Life Ins. Co. and Globe Life Inc. Data Breach Litigation*, No. 6:25-cv-00262 (W.D. Tex.), pending in the United States District Court for the Western District of Texas, Waco Division.

12. “**Agreement**” or “**Settlement Agreement**” or “**Settlement**” means this agreement between Plaintiffs and Defendants, including all exhibits.

13. “**AIL**” means American Income Life Insurance Company, a defendant in the Action.

14. “**Application for Attorneys’ Fees, Costs and Service Awards**” means the application made with the Motion for Final Approval seeking Class Counsel’s attorneys’ fees and costs, and service awards for the Class Representatives.

15. “**Cash Payment**” means Cash Payment A – Documented Losses and Cash Payment B – Lost Time.

16. “**Cash Payment A – Documented Losses**” means cash compensation of up to \$5,000.00 payable to each Settlement Class Member who submits a Valid Claim with Reasonable Documentation of out-of-pocket losses.

17. “**Cash Payment B – Lost Time**” means cash compensation of up to four hours at \$18.00 per hour payable to each Settlement Class Member who submits a Valid Claim for lost time.

18. “**Claim**” means the submission of a Claim Form by a Claimant for Settlement Class Member Benefits.

19. “**Claim Form**” means the proof of claim, substantially in the form attached hereto as *Exhibit 3*, which may be modified, subject to the Parties’ approval, to meet the requirements of

the Settlement Administrator.

20. “**Claim Form Deadline**” shall be 60 days from the Notice Date and is the last day by which a Claim Form may be submitted to the Settlement Administrator for a Settlement Class Member to be eligible for a Cash Payment.

21. “**Claimant**” means an individual who submits a Claim Form.

22. “**Claims Process**” means the process by which Claimants may submit Claim Forms online at the Settlement Website or by mail to the Settlement Administrator, including the procedure to approve or reject Claims.

23. “**Class Counsel**” means Jeff Ostrow of Kopelowitz Ostrow P.A., Gary Klinger of Milberg PLLC, Carl Malmstrom of Wolf Haldenstein Adler Freeman & Herz LLP, Kent Bronson of Bronson Legal LLC, and Joe Kendall of Kendall Law Group LLP.

24. “**Class List**” means a list of Settlement Class members’ full names and postal addresses as reflected in Defendants’ records, that Defendants shall prepare and provide to the Settlement Administrator and Class Counsel following Preliminary Approval.

25. “**Class Representatives**” means the Plaintiffs the Court approves as representatives of the Settlement Class.

26. “**Complaint**” means the Consolidated Class Action Complaint filed in this Action on November 10, 2025.

27. “**Court**” means the United States District Court for the Western District of Texas, Waco Division.

28. “**Credit Monitoring**” means the two years of Cyex Financial Shield Complete, which includes advanced identity and financial monitoring, proactive alerts, and expert product and fraud resolution support designed to protect financial asset.

29. **“Data Incident”** or **“Incident”** means the incident occurring in or around October 2024, where an unknown actor threatened to publish certain personally identifiable customer and lead information maintained by AIL, and in response to which AIL provided written notice of the incident to the Settlement Class Members.

30. **“Defendants”** means Globe Life Inc. and American Income Life Insurance Co., the defendants in the Action.

31. **“Defendants’ Counsel”** means Jeffrey Hammer, Matthew Brigman, and Ed Fernandes of King & Spalding LLP.

32. **“Effective Date”** means the day after the entry of the Final Approval Order, provided there are no objections to the Settlement. If there are objections to the Settlement, then the Effective Date shall be the later of: (a) 30 days after entry of the Final Approval Order if no appeals are taken from the Final Approval Order; or (b) if appeals are taken from the Final Approval Order, then the earlier of 30 days after the last appellate court ruling affirming the Final Approval Order or 30 days after the entry of a dismissal of the appeal.

33. **“Escrow Account”** means the escrow account established by the Settlement Administrator under terms acceptable to all Parties at a depository institution insured by the Federal Deposit Insurance Corporation to receive and maintain funds contributed on behalf of Defendants for purposes of making Cash Payments to the Settlement Class Members who make Valid Claims. The Escrow Account shall be maintained by the Settlement Administrator.

34. **“Final Approval”** means the final approval of the Settlement, which occurs when the Court enters the Final Approval Order.

35. **“Final Approval Hearing”** means the hearing held before the Court during which the Court will consider granting Final Approval of the Settlement and the Application for

Attorneys' Fees, Costs and Service Awards.

36. **"Final Approval Order"** means the order granting Final Approval of the Settlement, substantially in the form attached hereto as *Exhibit 5*.

37. **"Globe Life"** means Globe Life Inc., a defendant in the Action.

38. **"Long Form Notice"** means the long form notice of the Settlement, substantially in the form attached hereto as *Exhibit 2*, that shall be posted on the Settlement Website and shall be available to Settlement Class members by mail on request made to the Settlement Administrator.

39. **"Motion for Final Approval"** means the motion that Plaintiffs and Class Counsel shall file with the Court seeking Final Approval of the Settlement, including Class Counsel's Application for Attorneys' Fees, Costs, and Service Awards.

40. **"Motion for Preliminary Approval"** means the motion that Plaintiffs shall file with the Court seeking Preliminary Approval of the Settlement.

41. **"Notice"** means the Postcard Notice and Long Form Notice that Plaintiffs will ask the Court to approve in connection with the Motion for Preliminary Approval.

42. **"Notice Date"** means the day the Postcard Notice is sent to the Settlement Class.

43. **"Notice Program"** means the methods provided for in this Agreement for giving Notice to the Settlement Class and consists of the Postcard Notice, Long Form Notice, Settlement Website, and the Settlement Class toll-free telephone number.

44. **"Notice of Deficiency"** means the notice sent by the Settlement Administrator to a Settlement Class member who has submitted an invalid Claim.

45. **"Objection Deadline"** means 30 days before the initial scheduled Final Approval Hearing.

46. **“Opt-Out Deadline”** means 30 days before the initial scheduled Final Approval Hearing.

47. **“Party”** means each of the Plaintiffs and Defendants, and **“Parties”** means Plaintiffs and Defendants, collectively.

48. **“Plaintiffs”** means Patsy Decow, Thomas Harris, and Kathleen McAllister, the plaintiffs in the Action.

49. **“Postcard Notice”** means the Postcard Notice of the Settlement, substantially in the form attached hereto as ***Exhibit 1*** that the Settlement Administrator shall distribute to Settlement Class members.

50. **“Preliminary Approval”** means the preliminary approval of the Settlement, which occurs when the Court enters the Preliminary Approval Order, substantially in the form attached to the Motion for Preliminary Approval.

51. **“Preliminary Approval Order”** means the order preliminarily approving the Settlement and proposed Notice Program, substantially in the form attached hereto as ***Exhibit 4***.

52. **“Personal Information”** means the information collected by Defendants, pertaining to current and former policyholders, that was potentially involved in the Data Incident, including, but not limited to, names, physical addresses, email addresses, telephone numbers, Social Security numbers, health related information, and health insurance policy information.

53. **“Reasonable Documentation”** means documentation contemporaneously generated or prepared by a third party supporting a claim for expenses paid. Non-exhaustive examples of Reasonable Documentation include telephone records, correspondence, or receipts. Except as expressly provided herein, personal certifications, declarations, or affidavits from the Claimant do not constitute Reasonable Documentation but may be included to provide

clarification, context or support for other submitted Reasonable Documentation.

54. **“Releases”** means the releases and waiver set forth in Section XII of this Agreement.

55. **“Released Claims”** means any claims, liabilities, rights, demands, suits, obligations, damages, including but not limited to consequential damages, losses or costs, punitive damages, attorneys’ fees and costs, action or causes of action, penalties, remedies, of every kind or description—whether known or Unknown Claims, suspected or unsuspected, asserted or unasserted, liquidated or unliquidated, legal, administrative, statutory, or equitable—that relate to or arise from the Data Incident.

56. **“Released Parties”** means Defendants and each entity which is controlled by, controlling or under common control with them and their past, present, and future direct and indirect heirs, assigns, associates, corporations, investors, owners, parents, subsidiaries, affiliates, divisions, officers, directors, shareholders, members, sales agents, servants, employees, partners, attorneys, insurers, reinsurers, benefit plans, predecessors, successors, managers, administrators, executors, and trustees.

57. **“Releasing Parties”** means Plaintiffs and Settlement Class Members and their respective past, present, and future heirs, devisees, beneficiaries, conservators, executors, estates, administrators, assigns, trustees, receivers, agents, attorneys, accountants, financial and other advisors, and any other representatives of any of these persons and entities.

58. **“Settlement Administrator”** means Kroll Settlement Administration LLC.

59. **“Service Awards”** means the awards that Class Counsel will request the Court approve for the Plaintiffs for serving as Class Representatives.

60. **“Settlement Administration Costs”** means all costs and fees of the Settlement

Administrator regarding Notice and Settlement administration.

61. “**Settlement Class**” means the 532,578 individuals who were sent notice via letter from Defendants that their Personal Information may have been exposed in the Data Incident. Excluded from the Settlement Class are (a) all persons who are directors, officers, and agents of Defendants; (b) governmental entities; (c) the Judge assigned to the Action, that Judge’s immediate family, and Court staff; and (d) any Settlement Class Member who timely and properly opt-outs of the Settlement.

62. “**Settlement Class Member**” means any member of the Settlement Class.

63. “**Settlement Class Member Benefit**” means the Cash Payment A – Documented Losses, Cash Payment B – Lost Time, and/or Credit Monitoring, which Settlement Class members may elect to Claim pursuant to Section V herein.

64. “**Settlement Website**” means the website the Settlement Administrator will establish as a means for the Settlement Class members to submit Claim Forms and obtain notice and information about the Settlement, including hyperlinked access to this Agreement, the Preliminary Approval Order, Long Form Notice, Claim Form, Motion for Final Approval and Application for Attorneys’ Fees, Costs, and Service Awards, and Final Approval Order, as well as other documents as the Parties agree to post or the Court orders posted. The Settlement Website shall remain online and operable for at least six months after Final Approval.

65. “**Unknown Claims**” means any and all Released Claims that any member of the Settlement Class does not know or suspect to exist in his or her favor as of the Effective Date and which, if known by him or her, might have affected his or her decision(s) with respect to the Settlement. With respect to any and all Released Claims, the Parties stipulate and agree that upon the Effective Date, all Settlement Class Members shall have waived any and all provisions, rights,

and benefits conferred by any law of any state or territory of the United States, the District of Columbia, or principle of common law or otherwise, which is similar, comparable, or equivalent to Cal. Civ. Code § 1542. Plaintiffs and Class Counsel acknowledge, and each Settlement Class Member by operation of law shall be deemed to have acknowledged, that the inclusion of Unknown Claims in the definition of Released Claims was separately bargained for and was a key element of the Settlement Agreement.

66. **“Valid Claim”** means a Claim Form submitted by a Settlement Class member that is: (a) submitted in accordance with the provisions of the Settlement; (b) accurately, fully, and truthfully completed and executed, with all of the information requested in the Claim Form, by a Settlement Class Member; (c) signed physically or by e-signature by a Settlement Class Member personally, subject to the penalty of perjury; (d) returned via mail and postmarked by the Claim Form Deadline, or, if submitted online, submitted by 11:59 p.m. Central time on the Claim Form Deadline; and (e) determined to be valid by the Settlement Administrator pursuant to the guidelines set forth herein. The Settlement Administrator may require additional information from the Claimant to validate the Claim, including, but not limited to, answers related to questions regarding the validity or legitimacy of the physical or e-signature. Failure to respond to the Settlement Administrator’s Notice of Deficiency may result in a determination that the Claim is not a Valid Claim.

IV. Certification of the Settlement Class

67. In the Motion for Preliminary Approval, Plaintiffs shall propose and request to the Court that the Settlement Class be certified for Settlement purposes only. Defendants agree solely for purposes of the Settlement provided for in this Agreement, and the implementation of such Settlement, that this case shall proceed as a class action; provided, however, that if a Final

Approval Order is not issued, then any certification shall be null and void and, for the avoidance of doubt, Defendants shall retain all rights to object to any future requests to certify a class. Plaintiffs and Class Counsel shall not reference this Agreement in support of any subsequent motion for class certification of any class in the Action.

V. Settlement Consideration

68. Defendants shall be solely responsible for the payment of all Settlement Class Member Benefits to Settlement Class Members, all Settlement Administration Costs, and any Court-approved attorneys' fees, costs, and Service Awards.

69. When submitting a Claim, Settlement Class members may choose Cash Payment A – Documented Losses and/or Cash Payment B – Lost Time. Additionally, all Settlement Class members will receive two years of Credit Monitoring. If a Settlement Class Member does not submit a Valid Claim or opt-out, the Settlement Class Member will release his or her claims against Defendants without receiving a Cash Payment.

70. All Cash Payments will be subject to a cap of \$3,400,000. In the event the total of all Cash Payments exceeds the cap, the Cash Payments will be reduced *pro rata*.

a. Cash Payment A – Documented Losses

Settlement Class Members may submit a Claim for a Cash Payment for up to \$5,000.00 per Settlement Class Member upon presentment of Reasonable Documentation supporting out-of-pocket losses incurred as a result of the Data Incident. To receive a documented loss payment, a Settlement Class Member must elect Cash Payment A on the Claim Form and submit Reasonable Documentation. Settlement Class Members shall not be reimbursed for expenses if they have been reimbursed for the same expenses by another source, including compensation provided in connection with the identity protection and credit monitoring services offered as part of the

notification letter provided by Defendants or otherwise. The supporting out-of-pocket expenses must have been incurred between October 1, 2024 and the Notice Date. If a Settlement Class Member does not submit Reasonable Documentation supporting a loss, or if their Claim is rejected by the Settlement Administrator for any reason, and the Settlement Class Member fails to cure his or her Claim, the Claim will be rejected.

b. Cash Payment B – Lost Time

In addition to Cash Payment A – Documented Losses above, all Settlement Class Members may also elect to receive Cash Payment B – Lost Time, which is a cash payment related to time spent responding to the Data Incident. Lost time cash payments will be limited to four hours at \$18.00 per hour and the losses must have occurred between October 1, 2024 and the Notice Date. To receive a lost time Cash Payment, Settlement Class Members must select Cash Payment B on the Claim Form and self-certify to having spent time responding to the Data Incident. Lost time includes time spent dealing with anxiety, stress, and loss of sleep.

c. Credit Monitoring

In addition to a Cash Payment, all Settlement Class Members will receive two years of Credit Monitoring. The Postcard Notice will inform Settlement Class Members of the benefit and how to activate the service following the Effective Date.

71. Settlement Administration Costs

Defendants shall be solely responsible for the payment of all Settlement Administration Costs and Defendants shall enter into a separate agreement with the Settlement Administrator for the payment of the costs.

VI. Settlement Approval

72. Within five days of signing this Agreement, Plaintiffs will file their Motion for

Preliminary Approval. The Motion for Preliminary Approval shall, among other things, request the Court: (1) preliminarily approve the terms of the Settlement as being within the range of fair, adequate, and reasonable; (2) provisionally certify the Settlement Class for settlement purposes only; (3) approve of Kroll as the Settlement Administrator; (4) approve the Notice Program set forth herein and approve the form and content of the Notices of the Settlement; (5) approve the Claim Process set forth herein and approve the Claim Form; (6) approve the procedures for Settlement Class Members to opt-out of the Settlement or for Settlement Class Members to object to the Settlement; (7) appoint Plaintiffs as Class Representatives; (8) appoint Jeff Ostrow, Gary Klinger, Carl Malmstrom, Kent Bronson, and Joe Kendall Class Counsel; (9) stay the Action pending Final Approval of the Settlement; and (10) schedule a Final Approval Hearing for a time and date mutually convenient for the Court, the Parties, Class Counsel, and Defendants' Counsel.

VII. Settlement Administrator

73. The Parties agree that, subject to Court approval, Kroll shall be the Settlement Administrator. The Parties shall jointly oversee the Settlement Administrator. The Settlement Administrator shall fulfill the requirements set forth in the Preliminary Approval Order and the Agreement and comply with all applicable laws.

74. The Settlement Administrator shall administer various aspects of the Settlement as described in the next paragraph and perform such other functions as are specified for the Settlement Administrator elsewhere in this Agreement, including, but not limited to, effectuating the Notice Program, handling the Claims Process, and ensuring the distribution of Settlement Class Member benefits.

75. The Settlement Administrator's duties include:

- a. Completing the Court-approved Notice Program, overseeing the Claims

Process, and ensuring the distribution of Settlement Class Member Benefits;

b. Establishing and maintaining a post office box to receive opt-out requests from the Settlement Class, objections from Settlement Class members, and Claim Forms;

c. Establishing and maintaining the Settlement Website to provide important information and to receive electronic Claim Forms;

d. Establishing and maintaining an automated toll-free telephone line for Settlement Class Members to call with Settlement-related inquiries, and answering the frequently asked questions of Settlement Class Members who call with or otherwise communicate such inquiries;

e. Responding to any mailed Settlement Class Member inquiries;

f. Processing all opt-out requests from the Settlement Class;

g. Providing weekly reports to Class Counsel and Defendants' Counsel that summarize the number of Claims submitted, Claims approved and rejected, Notice of Deficiency sent, opt-out requests and objections received that week, the total number of opt-out requests and objections received to date, and other pertinent information;

h. In advance of the Final Approval Hearing, preparing a declaration for the Parties confirming that the Notice Program was completed in accordance with the terms of this Agreement and the Preliminary Approval Order, describing how the Notice Program was completed, indicating the number of Claim Forms received and the amount of each benefit claimed, providing the names of each Settlement Class Member who timely and properly requested to opt-out from the Settlement Class, indicating the number of objections received, and other information as may be necessary to allow the Parties to seek and obtain Final Approval;

i. Collecting from Defendants and/or their insurers the cash necessary to pay

Settlement Class Member Benefits;

j. Distributing Cash Payments to Settlement Class Members with Valid Claims and ensuring Credit Monitoring activation instructions and codes are properly disseminated to the Settlement Class; and

k. Any other Settlement administration function at the instruction of Class Counsel and Defendants' Counsel.

VIII. Notice to the Settlement Class, Opt-Out Procedures, and Objection Procedures

76. Defendants will make available to Class Counsel and the Settlement Administrator the Class List no later than 5 days after entry of the Preliminary Approval Order. To the extent necessary, Defendants will cooperate with updating the Class List to accomplish the Notice Program and otherwise administer the Settlement.

77. Within 20 days following entry of the Preliminary Approval Order, the Settlement Administrator shall commence the Notice Program using the forms of Notice approved by the Court.

78. The Postcard Notice shall include, among other information: a description of the material terms of the Settlement; how to submit a Claim Form; the Claim Form Deadline; the Opt-Out Deadline for Settlement Class Members to opt-out of the Settlement Class; the Objection Deadline for Settlement Class Members to object to the Settlement and/or the Application for Attorneys' Fees, Costs and Service Awards; the Final Approval Hearing date; and the Settlement Website address at which Settlement Class Members may access this Agreement and other related documents and information. The Notice shall also include a unique activation code for the Credit Monitoring and an explanation of how Settlement Class Members can activate the Credit Monitoring after the Effective Date. Class Counsel and Defendants' Counsel shall insert the

correct dates and deadlines in the Notice before the Notice Program commences, based upon those dates and deadlines set by the Court in the Preliminary Approval Order. If the date or time for the Final Approval Hearing changes, the Settlement Administrator shall update the Settlement Website to reflect the new date. No additional notice to the Settlement Class is required if the date or time for the Final Approval Hearing changes. The Postcard Notice will also include information about the Credit Monitoring and instructions on how to activate the service following the Effective Date.

79. The Settlement Administrator shall establish the Settlement Website no later than the day before Notice is first initiated. The Settlement Administrator shall ensure the Settlement Website makes available the Court-approved online Claim Form that can be submitted directly on the Settlement Website or in printable version that can be sent by U.S. Mail to the Settlement Administrator.

80. The Long Form Notice also shall include a procedure for Settlement Class members to opt-out of the Settlement Class, and it shall direct Settlement Class members to review the Long Form Notice to obtain the opt-out instructions. A Settlement Class member may opt-out of the Settlement Class at any time before the Opt-Out Deadline by mailing a request to opt-out to the Settlement Administrator postmarked no later than the last day of the deadline. The opt-out request must be personally signed by the Settlement Class member and contain the requestor's name, address, telephone number, and email address (if any), and include a statement indicating a request to be excluded from the Settlement Class. Any Settlement Class Member who does not timely and validly request to opt-out shall be bound by the terms of this Agreement even if that Settlement Class Member does not submit a Valid Claim.

81. The Long Form Notice also shall include a procedure for Settlement Class

Members to object to the Settlement and/or the Application for Attorneys' Fees, Costs and Service Awards, and the Postcard Notice shall direct Settlement Class members to review the Long Form Notice to obtain the objection instructions. Objections must be filed with the Court, and sent by U.S. Mail to Class Counsel, Defendants' Counsel, and the Settlement Administrator. For an objection to be considered by the Court, the relevant Settlement Class Member must submit the objection no later than the Objection Deadline, as specified in the Notice, and the relevant Settlement Class Member must not have excluded herself from the Settlement Class. If submitted by mail, an objection shall be deemed to have been submitted when posted if received with a postmark date indicated on the envelope if mailed first-class postage prepaid. In other words, objections by mail postmarked later than the Objection Deadline are late and will not be considered by the Court. If submitted by courier (e.g., Federal Express), an objection shall be deemed to have been submitted on the shipping date reflected on the shipping label.

82. For an objection to be considered by the Court, the objection must also set forth:
- a. the objector's full name, mailing address, telephone number, and email address (if any);
 - b. all grounds for the objection, accompanied by any legal support for the objection known to the objector or objector's counsel;
 - c. the number of times the objector has objected to a class action settlement within the 5 years preceding the date that the objector files the objection, the caption of each case in which the objector has made such objection, and a copy of any orders related to or ruling upon the objector's prior objections that were issued by the trial and appellate courts in each listed case;
 - d. the identity of all counsel who represent the objector, including any former or current counsel who may be entitled to compensation for any reason related to the objection to

the Settlement and/or Application for Attorneys' Fees, Costs, and Service Awards;

e. the number of times in which the objector's counsel and/or counsel's law firm have objected to a class action settlement within the five years preceding the date of the filed objection, the caption of each case in which counsel or the firm has made such objection and a copy of any orders related to or ruling upon counsel's or the counsel's law firm's prior objections that were issued by the trial and appellate courts in each listed case in which the objector's counsel and/or counsel's law firm have objected to a class action settlement within the preceding five years;

f. whether the objector and/or objector's counsel will appear at the Final Approval Hearing;

g. a list of all persons who will be called to testify at the Final Approval Hearing in support of the objection (if any);

h. a statement confirming whether the objector intends to personally appear and/or testify at the Final Approval Hearing; and

i. the objector's signature (an attorney's signature is not sufficient).

83. Class Counsel and/or Defendants' Counsel may conduct limited discovery on any objector or objector's counsel. This includes taking depositions and requesting documents.

84. The Settlement Administrator shall perform reasonable address traces for Postcard Notices that are returned as undeliverable. By way of example, a reasonable tracing procedure would be to run addresses of returned postcards through the Lexis/Nexis database that can be utilized for such purpose. No later than 30 days before the initial date set for the Final Approval Hearing, the Settlement Administrator shall complete the re-mailing of Postcard Notice to those Settlement Class members whose new addresses were identified as of that time through address traces.

85. The Notice Program shall be completed no later than 45 days before the initial scheduled Final Approval Hearing.

IX. Claim Process and Disbursement of Settlement Class Member Benefits

86. The Notice and the Settlement Website will explain to Settlement Class members that they may make a Claim for a Cash Payment (and how to make a Claim) and that they will automatically receive Credit Monitoring.

87. Claim Forms may be submitted online through the Settlement Website or through U.S. Mail by sending them to the Settlement Administrator at the address designated on the Claim Form.

88. The Settlement Administrator shall collect, review, and address each Claim Form received to determine whether the Claim Form meets the requirements set forth in this Settlement and is thus a Valid Claim. The Settlement Administrator shall examine the Claim Form before designating the Claim as a Valid Claim to determine that the information on the Claim Form is reasonably complete. The Settlement Administrator shall have the sole authority to determine whether a Claim by any Claimant is a Valid Claim.

89. The Settlement Administrator shall use all reasonable efforts and means to identify and reject duplicate claims. No Settlement Class member may submit more than one Claim Form. The Settlement Administrator shall identify any Claim Forms that appear to seek relief on behalf of the same Settlement Class member. If the Settlement Administrator identifies any Claim Form that appears to be a duplication, the Settlement Administrator shall contact the Settlement Class member in an effort to determine which Claim Form is the appropriate one for consideration.

90. The Settlement Administrator shall exercise, in its discretion, all usual and customary steps to prevent fraud and abuse and take any reasonable steps to prevent fraud and

abuse in the Claim process. The Settlement Administrator may, in its discretion, deny in whole or in part any Claim Form to prevent actual or possible fraud or abuse. By agreement, the Parties can instruct the Settlement Administrator to take whatever steps it deems appropriate if the Settlement Administrator identifies actual or possible fraud or abuse relating to the submission of claims, including, but not limited to, denying in whole or in part any Claim to prevent actual or possible fraud or abuse. If any fraud is detected or reasonably suspected, the Settlement Administrator and Parties may require information from Claimants or deny Claims, subject to the supervision of the Parties and ultimate oversight by the Court.

91. Claim Forms that do not meet the terms and conditions of this Settlement shall be promptly rejected by the Settlement Administrator and the Settlement Administrator shall advise the Claimant or Settlement Class member of the reason(s) why the Claim Form was rejected. However, if the Claim Form is rejected for containing incomplete or inaccurate information, and/or omitting required information, the Settlement Administrator may send a Notice of Deficiency explaining what information is missing or inaccurate and needed to validate the Claim and have it submitted for consideration. The Settlement Administrator shall notify the Claimant using the contact information provided in the Claim Form. The additional information and/or documentation can include, for example, answers to questions regarding the validity of the Claimant's physical or e-signature. A Claimant shall have until the Claim Form Deadline, or 15 days from the date the Notice of Deficiency is sent to the Claimant via mail and postmarked or via email, whichever is later, to reply to the Notice of Deficiency and provide the required information. If the Claimant timely and adequately provides the requested information and/or documentation, the Claim shall be deemed a Valid Claim and processed by the Settlement Administrator. If the Claimant does not timely and completely provide the requested information and/or documentation, the Settlement

Administrator shall reduce or deny the Claim unless Defendants and Class Counsel otherwise agree.

92. Where a good faith basis exists, the Settlement Administrator may reduce or reject a Claim for, among other reasons, the following:

- a. Failure to fully complete and/or sign the Claim Form;
- b. Illegible Claim Form;
- c. The Claim Form is fraudulent;
- d. The Claim Form is duplicative of another Claim Form;
- e. The Claimant is not a Settlement Class Member;
- f. The Claimant submitted a timely and valid request to opt out of the Settlement Class.
- g. The person submitting the Claim Form requests that payment be made to a person or entity other than the Claimant for whom the Claim Form is submitted;
- h. Failure to submit a Claim Form by the Claim Form Deadline; and/or
- i. The Claim Form otherwise does not comply with the requirements of this Settlement.

93. The Settlement Administrator's reduction or denial of a Claim is final, subject to the following dispute resolution procedures:

- a. The Settlement Administrator shall have 30 days from the Claim Form Deadline to approve or reject Claims.
- b. A request for additional information by sending a Notice of Deficiency shall not be considered a denial for purposes of this Paragraph.
- c. If a Claim is rejected, the Settlement Administrator shall notify the Claimant

using the contact information provided in the Claim Form. Class Counsel and Defendants' Counsel shall be provided with copies of all such notifications to Claimants.

d. The Settlement Administrator's determination as to whether to approve, deny, or reduce a Claim shall be final and binding, subject to Defendants' right to challenge presumptively Valid Claims within 30 days of receiving the spreadsheet of Valid Claims pursuant to the procedures set forth below.

94. The Settlement Administrator shall provide all information gathered in investigating Claims, including, but not limited to, copies of all correspondence and email and all notes of the Settlement Administrator, the decision reached, and all reasons supporting the decision, if requested by Class Counsel or Defendants' Counsel. Additionally, Class Counsel and Defendants' Counsel shall have the right to inspect the Claim Forms and supporting documentation received by the Settlement Administrator at any time upon reasonable notice.

95. No person or entity shall have any claim against Defendants, Defendants' Counsel, Plaintiffs, the Settlement Class, Class Counsel, and/or the Settlement Administrator based on any eligibility determinations, distributions, or awards made in accordance with this Settlement.

96. No later than 15 days after the Effective Date, the Settlement Administrator shall provide Defendants with a spreadsheet reflecting all Valid Claims and the amounts owed for each. Defendants may request additional information about any Claim(s) that the Settlement Administrator deemed to be Valid Claims. Defendants shall have 30 days from the receipt of the list of presumptively Valid Claims to challenge the validity of any Claim. If the Settlement Administrator and Defendants cannot agree on the validity of any Claim, Defendants may submit the issue to the Court for resolution. Any Claim challenged by Defendants shall not be considered Valid unless and until that challenge is overruled by the Court.

97. No later than 60 days after the Effective Date, Defendants shall pay the total amount of Cash Payments owed to the Settlement Class Members who submitted Valid Claims into the Escrow Account. Any Claims whose validity remains in dispute at this time shall be paid directly by Defendants within 15 days of resolution of that dispute if those Claims are determined to be Valid Claims.

98. No later than 90 days after the Effective Date, the Settlement Administrator shall issue the Cash Payments to the Settlement Class Members that submitted Valid Claims.

99. Cash Payments to Settlement Class Members will be made by electronic payment or by paper check. Settlement Class Members will select their preference on their Claim Form or when submitting a Claim online. Settlement Class Members will have 120 days from issuance to negotiate their checks. In the event of any complications arising in connection with the issuance of an electronic payment, the Settlement Administrator shall provide written notice to Class Counsel and Defendants' Counsel. Absent specific instructions from Class Counsel and Defendants' Counsel, the Settlement Administrator shall proceed to resolve the dispute using its best practices and procedures to ensure that the funds are fairly and properly distributed to the person or persons who are entitled to receive them. In the event the Settlement Administrator is unable to distribute funds to the person or persons entitled to receive them due to incorrect or incomplete information provided to the Settlement Administrator, or in the event checks are not negotiated within 120 days of issuance, the funds shall become residual funds, and the Settlement Class Member shall forfeit their entitlement right to the funds.

100. The Credit Monitoring shall be activated 45 days after the Effective Date.

X. Final Approval Order and Final Judgment

101. Plaintiffs shall file their Motion for Final Approval of the Settlement, inclusive of

the Application for Attorneys' Fees, Costs and Service Awards, no later than 45 days before the initial date set for the Final Approval Hearing. At the Final Approval Hearing, the Court will hear argument on Plaintiffs' Motion for Final Approval of the Settlement and Application for Attorneys' Fees, Costs and Service Awards. In the Court's discretion, the Court will also hear argument at the Final Approval Hearing from any Settlement Class Members (or their counsel) who object to the Settlement and/or to the Application for Attorneys' Fees, Costs and Service Awards provided the objectors submitted timely objections that meet all of the requirements listed in this Agreement.

102. At or following the Final Approval Hearing, the Court will determine whether to enter the Final Approval Order and final judgment thereon, and whether to grant the Application for Attorneys' Fees, Costs and Service Awards. Such proposed Final Approval Order shall, among other things:

- a. Determine that the Settlement is fair, adequate and reasonable;
- b. Finally certify the Settlement Class for settlement purposes only;
- c. Determine that the Notice Program satisfies Due Process requirements;
- d. Bar and enjoin all Releasing Parties from asserting or otherwise pursuing any of the Released Claims at any time and in any jurisdiction, including during any appeal from the Final Approval Order; and retain jurisdiction over the enforcement of the Court's injunctions;
- e. Release Defendants and the other Released Parties from the Released Claims; and
- f. Reserve the Court's continuing and exclusive jurisdiction over the Parties to this Agreement, including Defendants, Plaintiffs, all Settlement Class Members, and all objectors, to administer, supervise, construe, and enforce this Agreement in accordance with its

terms.

XI. Attorneys' Fees, Costs and Service Award

103. ***Service Awards*** – As part of the Motion for Final Approval, Class Counsel shall apply to the Court for Service Awards in the amount of \$5,000.00 for each of the Class Representatives. The Service Award payments to Class Representatives shall be separate and apart from their entitlement to Settlement Class Member Benefits. Defendants shall pay or cause to be paid the Court-approved Service Awards to Class Counsel within 10 days of the Effective Date.

104. ***Attorneys' Fees and Costs*** – As part of the Motion for Final Approval, Class Counsel shall apply to the Court for an award of attorneys' fees (including costs) of \$1,260,000.00. Defendants will not oppose Plaintiffs' request for attorneys' fees in that amount. Defendants shall pay or cause to be paid the Court-approved attorneys' fees and costs to Class Counsel within 10 days of the Effective Date.

105. This Settlement is not contingent on approval of the request for attorneys' fees, costs, and Service Awards, and if the Court denies the request or grants amounts less than what was requested, the remaining provisions of the Agreement shall remain in force. The provisions for attorneys' fees, costs, and Service Awards were negotiated after all material terms of the Settlement.

XII. Releases

106. Upon the Effective Date, and in consideration of the settlement relief and other consideration described herein, the Releasing Parties shall be deemed to have, and by operation of the Final Approval Order shall have, fully, finally, and forever released, acquitted, relinquished, and completely discharged the Released Parties from any and all Released Claims.

107. Settlement Class members who opt-out of the Settlement prior to the Opt-Out

Deadline do not release their claims.

108. Upon the Effective Date: (a) this Settlement shall be the exclusive remedy for any and all Released Claims of Plaintiffs and Settlement Class Members; and (b) Plaintiffs and Settlement Class Members stipulate to be and shall be permanently barred and enjoined by Court order from initiating, asserting, or prosecuting any Released Claim against the Released Parties, whether on behalf of Plaintiffs, any Settlement Class Member or others, in any jurisdiction, including in any federal, state, or local court or tribunal.

XIII. Termination of Settlement

109. This Agreement shall be subject to and is expressly conditioned on the occurrence of all of the following events:

- a. Court approval of the Settlement consideration set forth in Section V and the Releases set forth in Section XII of this Agreement;
- b. The Court has entered the Preliminary Approval Order;
- c. The Court has entered the Final Approval Order, and all objections, if any, are overruled, and all appeals taken from the Final Approval Order are resolved in favor of Final Approval; and
- d. The Effective Date has occurred.

110. If any of the conditions specified in the preceding paragraph are not met, or if the Court otherwise imposes any modification to or condition to approval of the Settlement to which the Parties do not consent, then this Agreement shall be cancelled and terminated.

111. In the event this Agreement is terminated or fails to become effective, then the Parties shall return to the *status quo ante* in the Action as if the Parties had not entered into this Agreement, and the Parties shall jointly file a status report in the Court seeking to reopen the

Action and all papers filed. In such event, the terms and provisions of this Agreement shall have no further force and effect with respect to the Parties and shall not be used in this Action or in any other action or proceeding for any other purpose, and any order entered by this Court in accordance with the terms of this Agreement shall be treated as vacated, *nunc pro tunc*.

XIV. Effect of Termination

112. The grounds upon which this Agreement may be terminated are set forth in Section XIII. In the event of a termination, this Agreement shall be considered null and void; all of Plaintiffs', Class Counsel's, Defendants', Defendants' Counsel's obligations under the Settlement shall cease to be of any force and effect; and the Parties shall return to the *status quo ante* in the Action as if the Parties had not entered into this Agreement. In addition, in the event of such a termination, all of the Parties' respective pre-Settlement rights, claims, and defenses will be retained and preserved.

113. In the event the Settlement is terminated in accordance with the provisions of this Agreement, any discussions, offers, or negotiations associated with this Settlement shall not be discoverable or offered into evidence or used in the Action or any other action or proceeding for any purpose. In such event, all Parties to the Action shall stand in the same position as if this Agreement had not been negotiated, made, or filed with the Court.

XV. No Admission of Liability

114. This Agreement reflects the Parties' compromise and settlement of disputed claims. This Agreement shall not be construed as or deemed to be evidence of an admission or concession of any point of fact or law. Defendants deny and continue to deny each of the claims and contentions alleged in the Complaint. Defendants specifically deny that a class could or should be certified in the Action for litigation purposes. Defendants do not admit any liability or wrongdoing

of any kind, by this Agreement or otherwise. Defendants agreed to enter into this Agreement to avoid the further expense, inconvenience, and distraction of burdensome and protracted litigation, and to be completely free of any further claims that were asserted or could possibly have been asserted in the Action.

115. Class Counsel believe the claims asserted in the Action have merit, and they have examined and considered the benefits to be obtained under the proposed Settlement set forth in this Agreement, the risks associated with the continued prosecution of this complex, costly, and time-consuming litigation, and the likelihood of success on the merits of the Action. Class Counsel have investigated the facts and law relevant to the merits of the claims, conducted informal discovery, and conducted independent investigation of the alleged claims. Class Counsel concluded that the proposed Settlement set forth in this Agreement is fair, adequate, reasonable, and in the best interests of the Settlement Class members.

116. This Agreement constitutes a compromise and settlement of disputed claims. No action taken by the Parties in connection with the negotiations of this Agreement shall be deemed or construed to be an admission of the truth or falsity of any claims or defenses heretofore made, or an acknowledgment or admission by any party of any fault, liability, or wrongdoing of any kind whatsoever.

117. Neither the Settlement, nor any act performed or document executed pursuant to or in furtherance of the Settlement (a) is or may be deemed to be, or may be used as, an admission of, or evidence of, the validity of any claim made by the Plaintiffs or Settlement Class Members, or of any wrongdoing or liability of the Released Parties; or (b) is or may be deemed to be, or may be used as, an admission of, or evidence of, any fault or omission of any of the Released Parties, in the Action or in any proceeding in any court, administrative agency, or other tribunal.

118. In addition to any other defenses Defendants or the Released Parties may have at law, in equity, or otherwise, to the extent permitted by law, this Agreement may be pleaded as a full and complete defense to and may be used as the basis for an injunction against, any action, suit, or other proceeding that may be instituted, prosecuted, or attempted in breach of this Agreement or the Releases contained herein.

XVI. Miscellaneous Provisions

119. ***Confidentiality.*** To the extent permitted by ethics rules, the Parties and their counsel shall keep confidential all settlement communications, including communications regarding the negotiation and drafting of this Agreement. The Parties will not make any public statement about the settlement that has not been approved by the other side, except as required or authorized by law. Approval of any proposed public statement of the other side will not be unreasonably withheld. The Parties will cooperate with each other regarding public statements about the settlement and may issue a joint statement/press release if they mutually agree to do so. This paragraph shall not be construed to limit or impede the Notice requirements contained in this Agreement, nor shall this paragraph be construed to prevent Class Counsel or Defendants' Counsel from notifying or explaining that the Action has settled or limit the representations that the Parties or their counsel may make to the Court to assist in the Court's evaluation of the Settlement, Preliminary Approval, Final Approval, and any objection to the Settlement's terms. Defendants may also provide information about the Settlement to its attorneys, members, partners, insurers, brokers, agents, and other persons or entities as required by securities laws or other applicable laws and regulations.

120. ***Gender and Plurals.*** As used in this Agreement, the masculine, feminine or neuter gender, and the singular or plural number, shall each be deemed to include the others whenever

the context so indicates.

121. ***Binding Effect.*** This Agreement shall be binding upon, and inure to and for the benefit of, the successors and assigns of the Releasing Parties and the Released Parties.

122. ***Cooperation of Parties.*** The Parties to this Agreement agree to cooperate in good faith to prepare and execute all documents, seek Court approval, uphold Court approval, and do all things reasonably necessary to complete and effectuate the Settlement described in this Agreement.

123. ***Obligation to Meet and Confer.*** Before filing any motion in the Court raising a dispute arising out of or related to this Agreement, the Parties shall consult with each other and certify to the Court that they have met and conferred in an attempt to resolve the dispute.

124. ***Integration and No Reliance.*** This Agreement constitutes a single, integrated written contract expressing the entire agreement of the Parties relative to the subject matter hereof. This Agreement is executed without reliance on any covenant, agreement, representation, or warranty by any Party or any Party's representative other than those expressly set forth in this Agreement. No covenants, agreements, representations, or warranties of any kind whatsoever have been made by any Party hereto, except as provided for herein.

125. ***No Conflict Intended.*** Any inconsistency between the headings used in this Agreement and the text of the paragraphs of this Agreement shall be resolved in favor of the text.

126. ***Governing Law.*** Except as otherwise provided herein, the Agreement shall be construed in accordance with, and be governed by, the laws of the state of Texas, without regard to the principles thereof regarding choice of law.

127. ***Counterparts.*** This Agreement may be executed in any number of counterparts, each of which shall be deemed an original, but all of which together shall constitute one and the

same instrument, even though all Parties do not sign the same counterparts. Original signatures are not required. Any signature submitted by facsimile or through email of a PDF shall be deemed an original.

128. ***Jurisdiction.*** The Court shall retain jurisdiction over the implementation, enforcement, and performance of this Agreement, and shall have exclusive jurisdiction over any suit, action, proceeding, or dispute arising out of or relating to this Agreement that cannot be resolved by negotiation and agreement by counsel for the Parties. The Court shall also retain jurisdiction over all questions and/or disputes related to the Notice Program and the Settlement Administrator. As part of the agreement to render services in connection with this Settlement, the Settlement Administrator shall consent to the jurisdiction of the Court for this purpose. The Court shall retain jurisdiction over the enforcement of the Court's injunction barring and enjoining all Releasing Parties from asserting any of the Released Claims and from pursuing any Released Claims against the Released Parties at any time and in any jurisdiction, including during any appeal from the Final Approval Order.

129. ***Notices.*** All notices provided for herein shall be sent by email with a hard copy sent by overnight mail to:

If to Plaintiffs or Class Counsel:

Jeff Ostrow
Kopelowitz Ostrow P.A.
 1 West Las Olas Blvd., Ste. 500
 Fort Lauderdale, FL 33301
 ostrow@kolawyers.com

Gary Klinger
Milberg PLLC
 227 W. Monroe Street, Ste. 2100
 Chicago, IL 60606
 gklinger@milberg.com

Carl Malmstrom
**Wolf Haldenstein Adler
Freeman & Herz LLP**
111 West Jackson, Ste. 1700
Chicago, IL 60604
malmstrom@whafh.com

Kent Bronson
Bronson Legal LLC
1216 Broadway, 2nd Floor
New York, NY 10001
bronsonlegalny@gmail.com

If to Defendants or Defendants' Counsel:

Matthew Brigman
King & Spalding LLP
1180 Peachtree St., NE, Ste. 1600
Atlanta, GA 30309
mbrigman@kslaw.com

Jeffrey Hammer
King & Spalding LLP
633 West Fifth Street, Ste. 1600
Los Angeles, CA 90071
jhammer@kslaw.com

Ed Fernandes
King & Spalding LLP
500 W. 2nd Street, Suite 1800
Austin, TX 78701
efernandes@kslaw.com

The notice recipients and addresses designated above may be changed by written notice. Upon the request of any of the Parties, the Parties agree to promptly provide each other with copies of objections, requests for exclusion, or other filings received as a result of the Notice Program.

130. ***Modification and Amendment.*** This Agreement may not be amended or modified, except by a written instrument signed by Class Counsel and Defendants' Counsel and, if the Settlement has been approved preliminarily by the Court, approved by the Court.

131. **No Waiver.** The waiver by any Party of any breach of this Agreement by another Party shall not be deemed or construed as a waiver of any other breach, whether prior, subsequent, or contemporaneous, of this Agreement.

132. **Authority.** Class Counsel (for Plaintiffs and the Settlement Class Members), and Defendants' Counsel, represent and warrant that the persons signing this Agreement on their behalf have full power and authority to bind every person, partnership, corporation, or entity included within the definitions of Plaintiffs and Defendants respectively to all terms of this Agreement. Any person executing this Agreement in a representative capacity represents and warrants that he or she is fully authorized to do so and to bind the Party on whose behalf he or she signs this Agreement to all of the terms and provisions of this Agreement.

133. **Agreement Mutually Prepared.** Neither Plaintiffs nor Defendants shall be considered to be the drafter of this Agreement or any of its provisions for the purpose of any statute, case law, or rule of interpretation or construction that would or might cause any provision to be construed against the drafter of this Agreement.

134. **Independent Investigation and Decision to Settle.** The Parties understand and acknowledge they: (a) have performed an independent investigation of the allegations of fact and law made in connection with this Action; and (b) that even if they may hereafter discover facts in addition to, or different from, those that they now know or believe to be true with respect to the subject matter of the Action as reflected in this Agreement, that will not affect or in any respect limit the binding nature of this Agreement. All Parties recognize and acknowledge they reviewed and analyzed data that they and their experts used to make certain determinations, arguments, and settlement positions. The Parties agree this Settlement is fair, reasonable, and adequate, and will not attempt to renegotiate or otherwise void or invalidate or terminate the Settlement irrespective

of what any unexamined data later shows. It is the Parties' intention to resolve their disputes in connection with this Action pursuant to the terms of this Agreement now and thus, in furtherance of their intentions, the Agreement shall remain in full force and effect notwithstanding the discovery of any additional facts or law, or changes in law, and this Agreement shall not be subject to rescission or modification by reason of any changes or differences in facts or law, subsequently occurring or otherwise.

135. ***Receipt of Advice of Counsel.*** Each Party acknowledges, agrees, and specifically warrants that he, she, or it has fully read this Agreement and the Releases contained herein, received independent legal advice with respect to the advisability of entering into this Agreement and the Releases, and the legal effects of this Agreement and the Releases, and fully understands the effect of this Agreement and the Releases.

Signature Page to Follow

PLAINTIFFS

 Feb 11, 2026 14:37:54 CST

Patsy Decow

Thomas Harris

Katelynn McAllister

DEFENDANTS

American Income Life Insurance Company



By: **Joel Scarborough**
Its: Divisional Senior Vice President,
General Counsel and Secretary

Globe Life Inc.



By: **Brian Mitchell**
Its: Executive Vice President, General Counsel
and Chief Risk Officer

Approved as to form by **CLASS COUNSEL**


Jeffrey Ostrow (Feb 10, 2026 08:51:37 EST)

Jeff Ostrow
KOPELOWITZ OSTROW P.A.



Gary Klinger (Feb 10, 2026 08:32:23 CST)

Gary Klinger
MILBERG PLLC

Carl Malmstrom
WOLF HALDENSTEIN ADLER
FREEMAN & HERZ LLP



Kent A. Bronson (Feb 11, 2026 16:26:56 EST)

KENT BRONSON
BRONSON LEGAL LLC

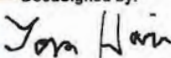


Joe Kendall (Feb 11, 2026 08:56:40 CST)

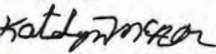
JOE KENDALL
KENDALL LAW GROUP LLP

PLAINTIFFS

Patsy Decow

DocuSigned by:

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Thomas Harris

Signed by:

456018A23EEC48A...

Katelynn McAllister

DEFENDANTS

American Income Life Insurance Company

By:
Its:

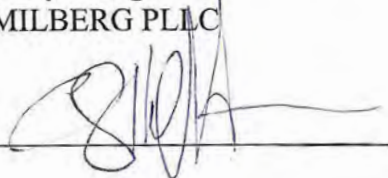
Globe Life, Inc.

By:
Its:

Approved as to form by **CLASS COUNSEL**

Jeff Ostrow
KOPELOWITZ OSTROW P.A.

Gary Klinger
MILBERG PLLC



Carl Malmstrom
WOLF HALDENSTEIN ADLER
FREEMAN & HERZ LLP

KENT BRONSON
BRONSON LEGAL LLC

JOE KENDALL
KENDALL LAW GROUP LLP