

EXHIBIT A

**UNITED STATES DISTRICT COURT
FOR THE DISTRICT OF NORTHERN CALIFORNIA
OAKLAND DIVISION**

JAN MARKELS, WILLIAM MARTIN, and
LYNN SEDA, individually and on behalf of all
others similarly situated,

Plaintiffs,

v.

AARP,

Defendant.

Case No. 4:22-CV-05499-YGR

**CLASS ACTION SETTLEMENT
AGREEMENT AND RELEASE**

Hon. Yvonne Gonzalez Rogers

1 This Class Action Settlement Agreement and Release (the “Agreement”), is made and entered
2 into by and among: (i) Plaintiffs Jan Markels, William Martin, and Lynn Seda (“Plaintiffs”), on behalf
3 of themselves and each of the members of the Class (as defined herein), and (ii) Defendant AARP
4 (“AARP” or “Defendant”) (collectively, the “Parties”). The Agreement is intended to fully, finally, and
5 forever resolve, discharge, and settle the Released Claims (as defined herein) as against the Releasing
6 Defendant (as defined herein) and compensate Plaintiffs and Class Members for claimed damages,
7 subject to the approval of the Court and the terms and conditions set forth in this Agreement.

8 **I. RECITALS**

9 WHEREAS, on September 27, 2022, Jan Markels and Allen Ziman filed a class action complaint
10 against AARP in the United States District Court for the Northern District of California, captioned
11 *Markels et al. v. AARP*, Case No. 4:22-CV-05499-YGR, asserting claims, including claims for alleged
12 violations of the Video Privacy Protection Act, 18 U.S.C. § 2710 (“VPPA”) (ECF No. 1) (the
13 “Litigation”);

14 WHEREAS, on August 29, 2023, the Court issued an Order granting in part and denying in part
15 a motion by AARP to dismiss the class action complaint (ECF No. 36);

16 WHEREAS, on September 19, 2023, Plaintiffs filed a First Amended Complaint adding Plaintiff
17 William Martin (ECF No. 38);

18 WHEREAS, on December 18, 2023, the Court issued an Order denying a motion by AARP to
19 dismiss the First Amended Complaint (ECF No. 43);

20 WHEREAS, on July 19, 2024, Plaintiffs filed a Second Amended Complaint adding Plaintiff
21 Lynn Seda (ECF No. 75), a copy of which is attached as Exhibit 1;

22 WHEREAS, Plaintiffs filed a Motion for Class Certification on January 14, 2025 (ECF No. 92),
23 and Defendant filed its opposition to Plaintiffs’ Motion on April 15, 2025 (ECF No. 100);

24 WHEREAS, the Parties mediated before the Honorable Edward A. Infante (Ret.) on June 26,
25 2024 and the Honorable Jeremy D. Fogel (Ret.) on May 9, 2025;

26 WHEREAS, the Parties reached an agreement in principle to settle this litigation on May 9, 2025;

WHEREAS, Plaintiffs have conducted discovery, including depositions of six AARP employees and one nonparty, 39 document requests, 16 interrogatories, and 32 requests for admission, and engaged expert witnesses and consultants;

WHEREAS, in entering into this Agreement, Plaintiffs recognize and acknowledge the expense and time it would take to prosecute this action through trial and any subsequent appeals, and the risk that this action could ultimately be unsuccessful in light of AARP's defenses;

WHEREAS, AARP has asserted and would assert numerous defenses to the claims alleged by Plaintiffs, and expressly denies each of the claims asserted by Plaintiffs against AARP and any and all liability arising out of the conduct alleged by Plaintiffs;

WHEREAS, AARP acknowledges that further litigation of this action could be protracted and expensive, and has taken into account the uncertainty and risks inherent in any litigation, including a proposed class action;

WHEREAS, by entering into this Agreement, AARP does not admit any wrongdoing, and this Agreement is not and will not constitute an admission of liability by AARP; and

WHEREAS, Plaintiffs and AARP have therefore each independently determined that it is desirable and beneficial for this action to be fully and finally resolved in the manner and upon the terms and conditions set forth in this Agreement.

NOW, THEREFORE, IT IS HEREBY STIPULATED AND AGREED by and among Plaintiffs (for themselves and the Class Members) and AARP, by and through its counsel, that, subject to the approval of the Court, the Litigation and the Released Claims will be finally and fully compromised, settled, and released, and the Litigation will be dismissed with prejudice, as to all Parties and their Related Parties (as defined below), upon and subject to the terms and conditions of the Agreement, as follows.

II. TERMS OF AGREEMENT

1. Definitions

As used in the Agreement, the following terms have the meanings specified below:

1.1 "AARP" means Defendant AARP.

1.2 "Action" or "Litigation" means *Markels et al. v. AARP*, Case No. 4:22-CV-05499-YGR, pending in the United States District Court for the Northern District of California.

1 1.3 “Agreement,” “Settlement Agreement,” or “Settlement” means this Class Action
2 Settlement Agreement and Release.

3 1.4 “Approved Claim” means a Claim Form submitted by a Class Member that: (a) is
4 submitted timely and in accordance with the directions on the Claim Form; (b) is fully and truthfully
5 completed by a Class Member with all of the information requested on the Claim Form; (c) is signed by
6 the Class Member, physically or electronically; and (d) is approved by the Claims Administrator under
7 the provisions of this Agreement, including its incorporated exhibits.

8 1.5 “Approved Claimant” means any Class Member whose claim has been allowed as an
9 Approved Claim.

10 1.6 “Claimant” means a person who submits a Claim.

11 1.7 “Claims Administrator” means Simpluris, Inc., or such other notice and claims
12 administrator as the Court approves.

13 1.8 “Claims Deadline” means 110 calendar days after Preliminary Approval.

14 1.9 “Claim Form” means a document, substantially in the form of Exhibit 2 hereto, that a
15 Class Member must complete and submit to receive a payment from the Net Settlement Fund.

16 1.10 “Class” means all persons who, between September 27, 2020, to and through the
17 Preliminary Approval date, requested or obtained video content on AARP.org while in the United States
18 and at a time the person had a Facebook account and was either an AARP member or a registered user
19 of AARP.org. The Class excludes AARP, its parents, subsidiaries, affiliates, officers, directors, and
20 employees; any entity in which AARP has a controlling interest; and all judges assigned to hear any
21 aspect of this litigation, as well as their staff and immediate family members.

22 1.11 “Class Member” means a person who falls within the definition of the Class and does not
23 exercise his or her right to opt out of the Settlement before the Opt-Out Deadline.

24 1.12 “Class Counsel” means Girard Sharp LLP.

25 1.13 “Court” means the United States District Court for the Northern District of California.

26 1.14 “Defendant” means AARP.

27 1.15 “Defendant’s Counsel” means Cooley LLP.
28

1 1.16 “Effective Date,” or the date upon which this Settlement becomes “effective,” means the
2 date the Court has entered the Final Order and Judgment and the Final Order and Judgment has been
3 upheld through the resolution of all appeals and writs of certiorari, if any, and through the expiration of
4 all time to appeal and file writs of certiorari, except that the Effective Date will not be delayed or modified
5 by an appeal from those parts of the Final Order and Judgment that pertain solely to any award of
6 attorneys’ fees or expenses.

7 1.17 “Escrow Account” means the interest-bearing account constituting a qualified settlement
8 fund, as defined in Treasury Regulation § 1.468B-1 *et seq.*, to be maintained by the Escrow Agent, subject
9 to the continuing jurisdiction of the Court.

10 1.18 “Escrow Agent” means Citibank, or such successor escrow agent agreed upon by the
11 Parties or appointed by the Court.

12 1.19 “Fee and Expense Award” means the order awarding attorneys’ fees and reimbursement
13 of litigation expenses incurred by Class Counsel in the Litigation.

14 1.20 “Final Approval Hearing” means the hearing before the Court where the Parties will
15 request that the Court enter the Final Order and Judgment, approving the Settlement Agreement, the Plan
16 of Allocation, the Fee and Expense Award, and the Service Awards to the Class Representatives.

17 1.21 “Final Order and Judgment” or “Final Approval Order” means an order, substantially in
18 the form of Exhibit 5 hereto, to be entered by the Court in this Action granting final approval of this
19 Settlement Agreement and dismissing the Litigation with prejudice.

20 1.22 “Group Opt-out” means a request for exclusion submitted on behalf of two or more
21 persons belonging to the Class, including “mass” or “class” opt-outs.

22 1.23 “Net Settlement Fund” means the Settlement Fund, less attorneys’ fees and expenses and
23 Class Representative Service Awards that may be approved by the Court, less Notice and Administration
24 Expenses, less any taxes due on earnings on the Settlement Fund, less any expenses related thereto, and
25 less any other Court-approved deductions.

26 1.24 “Notice” means the Notice of Proposed Settlement of Class Action, which, subject to
27 approval of the Court, will be substantially in the form attached as Exhibit 3 hereto.

28 1.25 “Notice Date” means 35 calendar days after Preliminary Approval.

1 1.26 “Notice and Administration Expenses” means reasonable costs and expenses incurred by
2 the Claims Administrator in connection with providing Notice (including CAFA notice), processing and
3 distributing claims, responding to inquiries from members of the Class, and related services.

4 1.27 “Objection or Opt-Out Deadline” means 110 days after Preliminary Approval.

5 1.28 “Person” means an individual, corporation, limited liability corporation, professional
6 corporation, partnership, limited partnership, limited liability partnership, association, joint stock
7 company, joint venture, estate, legal representative, trust, unincorporated association, government or any
8 political subdivision or agency thereof, any business or legal entity, and any of their heirs, successors,
9 representatives, or assigns.

10 1.29 “Plaintiffs” or “Class Representatives” means Jan Markels, William Martin, and Lynn
11 Seda.

12 1.30 “Plan of Allocation” means the plan for allocating the Net Settlement Fund as described
13 in Section 3 of this Agreement.

14 1.31 “Preliminary Approval Order” means the Order Preliminarily Approving Settlement and
15 Providing for Notice, substantially in the form attached as Exhibit 4 hereto.

16 1.32 “Preliminary Approval” means the date on which the Preliminary Approval Order is
17 entered.

18 1.33 “Related Parties” means, as applicable, each of a person or entity’s respective present and
19 former parents, subsidiaries, divisions, affiliates, and each of their and a person or entity’s respective
20 present and former employees, members, partners, principals, agents, officers, directors, controlling
21 shareholders, attorneys, insurers and reinsurers, agents, related or affiliated entities, predecessors,
22 successors, spouses, estates, heirs, executors, trusts, trustees, administrators, representatives, and assigns,
23 in their capacity as such, and any entity in which such a person or entity has a controlling interest.

24 1.34 “Released Claims” means all claims, causes of action, complaints, allegations of
25 wrongdoing, or demands for relief by Class Members, whether known or unknown, asserted or
26 unasserted, regardless of legal theory, including but not limited to those based on federal, state, or local
27 law, arising out of the same factual predicate underlying this Action, including but not limited to facts,
28 transactions, events, matters, occurrences, acts, disclosures, statements, representations, omissions,

1 and/or failures to act regarding alleged disclosures of Class Members' personally identifiable information
2 and video viewing or requesting behavior. "Released Claims" includes all such claims, causes of action,
3 complaints, allegations of wrongdoing or demands for relief in any other action or proceeding of any type
4 before any court, arbitrator, tribunal, administrative body, or regulatory body, whether federal, state,
5 local, or otherwise, and includes those that were presented, could have been presented, or might not have
6 been presentable in this Action, including but not limited to claims under the VPPA, claims under
7 California's Unfair Competition Law, and/or claims for unjust enrichment.

8 1.35 "Released Defendant" and "Releasing Defendant" means AARP and its Related Parties.

9 1.36 "Released Plaintiffs" and "Releasing Plaintiffs" means Plaintiffs and each Class Member.

10 1.37 "Releasing Defendant's Claims" means all claims and causes of action, whether known
11 or unknown, whether arising under federal, state, common, or foreign law, solely to the extent that such
12 claims arise out of or relate to the institution, prosecution, or settlement of the Litigation or the Released
13 Claims against the Released Defendant. Notwithstanding the foregoing, "Releasing Defendant's Claims"
14 does not include claims relating to the enforcement of the Settlement.

15 1.38 "Releasing Parties" means the Releasing Defendant and the Releasing Plaintiffs.

16 1.39 "Service Awards" mean the awards sought by Class Representatives, subject to Court
17 approval, in consideration for their service during the course of the Action.

18 1.40 "Settlement Amount" means \$12,500,000.00, which shall be paid to the Escrow Agent by
19 Defendant within fourteen (14) business days of Preliminary Approval of the Settlement.

20 1.41 "Settlement Fund" means the non-reversionary cash fund consisting of the Settlement
21 Amount, together with accrued interest thereon, less the advance for Notice and Administration Expenses
22 (paragraph 2.2). The Parties agree that the Settlement Fund is intended to be at all times a "qualified
23 settlement fund" within the meaning of Section 1.468B-1 *et seq.* of the Treasury Regulations promulgated
24 under Section 468B of the Internal Revenue Code of 1986, as amended, from the earliest date possible,
25 and further agree to any relation-back election (as described in Treas. Reg. §1.468B-1(j)) required to treat
26 the Settlement Fund as a "qualified settlement fund" from the earliest date possible. The Settlement Fund
27 will be maintained by the Escrow Agent with permissions granted to the Claims Administrator to access
28 said funds until such time as the payments set forth herein are made. The Settlement Fund includes all

1 interest that will accrue on the sums deposited in the Escrow Account. The Claims Administrator, as
2 administrator of the Settlement Fund within the meaning of Treasury Regulation § 1.468B-2(k)(3), will
3 be responsible for all tax filings with respect to any earnings on the Settlement Fund and the payment of
4 all taxes that may be due on such earnings. Neither the Class Representatives, Class Counsel, Defendant,
5 nor Defendant's Counsel will have any liability or responsibility for any tax arising with respect to the
6 Settlement Fund.

7 1.42 "Unique ID" means the identifier assigned to persons potentially belonging to the Class
8 by the Claims Administrator.

9 1.43 "Unknown Claims" means claims that could have been raised in the Action and that any
10 or all of the Releasing Parties do not know or suspect to exist, which, if known by them, might affect
11 their agreement to release the Released Parties or the Released Claims or might affect their decision to
12 agree, object or not to object to the Settlement. **Upon the Effective Date, the Releasing Parties will be**
13 **deemed to have, and will have, expressly waived and relinquished, to the fullest extent permitted**
14 **by law, the provisions, rights, and benefits of Section 1542 of the California Civil Code, which**
15 **provides as follows:**

16 **A general release does not extend to claims that the creditor or releasing party does**
17 **not know or suspect to exist in his or her favor at the time of executing the release and**
18 **that, if known by him or her, would have materially affected his or her settlement**
with the debtor or released party.

19 **Upon the Effective Date, the Releasing Parties also will be deemed to have, and will have, waived**
20 **any and all provisions, rights and benefits conferred by any law of any state or territory of the**
21 **United States, or principle of common law, or the law of any jurisdiction outside of the United**
22 **States, which is similar, comparable or equivalent to Section 1542 of the California Civil Code.** The
23 Releasing Parties acknowledge that they may discover facts in addition to or different from those that
24 they now know or believe to be true with respect to the subject matter of this release, but that it is their
25 intention to finally and forever settle and release the Released Claims, notwithstanding any Unknown
26 Claims they may have, as that term is defined in this Paragraph.

1 **2. Settlement Relief**

2 2.1 Defendant's total financial commitment under this Agreement shall be the Settlement
3 Amount (\$12,500,000.00), to be paid in full into an interest-bearing escrow account (the "Escrow
4 Account"). For avoidance of doubt, under no circumstances will AARP ever have to pay more than the
5 Settlement Amount under this Settlement Agreement. Within fourteen (14) business days of Preliminary
6 Approval, Defendant shall pay, or cause to be paid, the Settlement Amount to the Escrow Agent in
7 accordance with the instructions to be provided by the Escrow Agent, if the Escrow Agent provides such
8 instructions within 7 days of Preliminary Approval. If the Escrow Agent provides these instructions at a
9 later date, Defendant shall pay, or cause to be paid, the Settlement Amount to the Escrow Agent within
10 5 business days of receipt of the instructions. The interest from this escrow account will accrue in the
11 Settlement Fund for the benefit of the Class.

12 2.2 Within seventeen (17) business days of Preliminary Approval, an amount totaling
13 \$525,000 for initial costs associated with Notice and Administration Expenses will be disbursed by the
14 Escrow Agent from the Escrow Account to the Claims Administrator. To the extent the disbursement
15 thereafter is actually expended on Notice and Administration Expenses, the amount expended will not be
16 returned to Defendant, and Defendant will have no claim for reimbursement of that amount.

17 2.3 If Final Approval is granted, no portion of the Settlement Fund or Net Settlement Fund
18 will revert to Defendant; but if Final Approval is not granted, the balance of the Escrow Account, plus
19 any interest earned, will be returned to Defendant within twenty-one (21) business days after the Court
20 enters its order denying Plaintiffs' motion for final approval of the settlement.

21 2.4 Within 45 days of Preliminary Approval, except as otherwise provided in sections 2.5 and
22 2.6, AARP will cease or limit the operation of the Meta Pixel on any pages on the AARP.org website
23 that include video content, where the information transmitted via the Meta Pixel identifies a person as
24 having requested or obtained specific video materials on that page, unless and until the VPPA is amended
25 or repealed in relevant part, otherwise judicially invalidated in relevant part, or judicially construed not
26 to be violated by the use of pixel or other website tracking technology in similar circumstances, or until
27 AARP obtains consent in the form required by the VPPA, 18 U.S.C. § 2710(b)(2)(B).
28

1 2.5 The obligations set forth in section 2.4 do not apply in situations where the Meta Pixel
2 transmits information about pages on the AARP.org website where video content is included along with
3 other content, including without limitation text, editorial content, pictures, infographics, self-help tools,
4 or listing directories, provided that no specific video materials are identified in any URL for such a page.

5 2.6 Nothing within this Section 2 shall prohibit the use of the Meta Pixel where the disclosure
6 of information to Meta via the Meta Pixel would not violate the prevailing legal standard under U.S.
7 Supreme Court or Ninth Circuit law.

8 **3. Allocation of the Settlement Fund**

9 3.1 Class Members will have until the Claims Deadline to submit a Claim.

10 3.2 There will be one Claim Form, and each Class Member may submit one claim.
11 The Claim Form will require an attestation under oath that between September 27, 2020 through the date
12 of Preliminary Approval, the Claimant (a) accessed video content on AARP.org, (b) as an AARP member
13 or registered user of AARP.org (c) while in the United States and (d) while the Claimant had an active
14 Facebook account, and that all information provided is true and correct to the best of the Claimant's
15 knowledge.

16 3.3 The Claim Form will require that a Class Member support their claim by providing the
17 link associated with the Class Member's Facebook profile. The Notice and Settlement Website will
18 provide instructions to Class Members regarding how to access this information.

19 3.4 The Claims Administrator will audit a sample of claims. If the Claims Administrator
20 determines a Claim is inadequately supported, suspicious, or contains indicia of fraud, the Claims
21 Administrator may disallow the claim or request additional supporting documentation, including
22 documentation showing that the Claimant accessed video content on aarp.org while he or she had a
23 Facebook account.

24 3.5 The Claims Administrator will give Claimants a reasonable opportunity to cure defective
25 claim submissions during a period of up to 60 days ("Cure Period").

26 3.6 The Claims Administrator will have the discretion (but not the obligation) to accept late-
27 submitted claims for processing by the Claims Administrator, provided the distribution of the Net
28 Settlement Fund to Approved Claimants will not be materially delayed thereby.

1 3.7 For each claim, the Claims Administrator will make the final determination as to whether
2 the claim is an Approved Claim. The Parties and their counsel will have no role in, nor will they be held
3 liable in any way for, the determination of monetary relief to be accorded each Claimant.

4 3.8 After review of all claims and after expiration of the Cure Period, the Claims
5 Administrator will determine the total number of Approved Claims and divide the Net Settlement Fund
6 by the number of Approved Claims. The Claims Administrator shall thereafter distribute equal shares to
7 each Approved Claimant within 15 business days of the Effective Date, but in no event shall any such
8 distribution occur before the Effective Date.

9 3.9 The determination of the validity of Claims and the proper amount of the payment to a
10 Claimant is the sole responsibility of the Claims Administrator. No Party to this Agreement will be
11 deemed in default of its obligations due to a dispute between a Claimant and the Claims Administrator,
12 including a dispute over the amount of a payment or the return of a payment due to the death or
13 unavailability of a Class Member. If a Class Member believes that a determination made by the Claims
14 Administrator requires correction, the Class Member may seek correction pursuant to the following
15 process:

16 a) A Claimant who objects to the Claims Administrator's determination of
17 his or her claim must so notify the Claims Administrator within thirty (30) days after the date that the
18 Claims Administrator mailed or emailed the determination to the Claimant. The Claimant must provide
19 a written statement setting forth the basis for his or her disputed claim. Any disputed claim that is not
20 postmarked or emailed within that thirty (30) day period will be waived.

21 b) Upon the timely submission of a disputed claim, the Claims Administrator,
22 and the objecting Claimant, will have thirty (30) days to attempt to resolve the disputed claim by
23 agreement. At the end of this thirty (30) day period, the Claims Administrator will provide the Claimant
24 with its written notice of its decision regarding the disputed claim. The decision of the Claims
25 Administrator will be binding and not subject to further review or appeal.

26 c) No person will have any claim against the Parties or their counsel or the
27 Claims Administrator, or any other person designated by Class Counsel, based on conduct or
28

1 communications substantially in accordance with this Settlement Agreement or further order(s) of the
2 Court.

3 3.10 The Claims Administrator will provide the Parties with weekly written reports, beginning
4 on the Notice Date and continuing until submission of the final post-distribution accounting (and
5 thereafter upon request), summarizing all statistics and actions taken by the Claims Administrator in
6 connection with administering the Settlement. The Claims Administrator shall provide an accounting of
7 all funds in the Settlement Fund, including any interest accrued thereon and payments made pursuant to
8 this Agreement, upon request of any of the Parties.

9 3.11 All cash payments to Approved Claimants that have not been deposited within 90 days
10 after the date of issuance will be redistributed *pro rata*, after deducting necessary settlement
11 administration expenses from such uncashed funds, to all Class Members who deposited a check or were
12 paid by electronic payment (*e.g.*, Venmo, Zelle, etc.) during the initial distribution.

13 3.12 Class Counsel shall require that the Claims Administrator shall have a contractual
14 obligation to indemnify and hold Class Counsel, the Class, Class Representatives, and AARP and its
15 Related Parties harmless for (a) any act or omission or determination of the Claims Administrator, or any
16 of the Claims Administrator's designees or agents, in connection with the notice plan and the
17 administration of the Settlement; (b) the management, investment, or distribution of the Settlement Fund;
18 (c) the formulation, design, or terms of the disbursement of the Settlement Fund; (d) the determination,
19 administration, calculation, or payment of any claims asserted against the Settlement Fund; (e) any losses
20 suffered by, or fluctuations in the value of, the Settlement Fund; or (f) the payment or withholding of any
21 taxes, expenses, or costs incurred in connection with the taxation of the Settlement Fund or the filing of
22 any returns.

23 4. Releases

24 4.1 Upon the Effective Date, all Releasing Plaintiffs and anyone claiming through or on behalf
25 of any of them, will be deemed to have fully, finally, and forever released, relinquished, and discharged
26 all Released Claims (including Unknown Claims) against the Released Defendant and Defendant's
27 Counsel, whether arising under federal, state, common or foreign law. Upon the Effective Date, the
28 Releasing Plaintiffs will be forever barred and enjoined from commencing, instituting, prosecuting, or

1 continuing to prosecute any action or other proceeding in any court of law or equity, arbitration tribunal,
2 or administrative forum, asserting any Released Claim against the Released Defendant and Defendant's
3 Counsel. Releasing Plaintiffs are aware of California Civil Code § 1542 and expressly waive and
4 relinquish any rights or benefits available to them under this statute or any comparable or equivalent law
5 or principle of another state or territory or of any jurisdiction outside of the United States.

6 4.2 Upon the Effective Date, the Releasing Defendant will be deemed to have fully, finally,
7 and forever released, relinquished, and discharged all Releasing Defendant's Claims (including Unknown
8 Claims) against Released Plaintiffs, and Class Counsel, whether arising under federal, state, common or
9 foreign law. Upon the Effective Date, the Releasing Defendant will be forever barred and enjoined from
10 commencing, instituting, prosecuting, or continuing to prosecute any action or other proceeding in any
11 court of law or equity, arbitration tribunal, or administrative forum, asserting the Releasing Defendant's
12 Claims against any of the Released Plaintiffs, and Class Counsel.

13 4.3 All Persons granting any release pursuant to sections 4.1 and 4.2 above covenant not to
14 sue with respect to all Claims released by such Person.

15 4.4 All Persons granting any release pursuant to sections 4.1 and 4.2 above will be
16 permanently barred and enjoined from asserting, commencing, prosecuting, instituting, assisting,
17 instigating, or in any way participating in the commencement or prosecution of any action or other
18 proceeding, in any forum, asserting any claim released by them under the releases in sections 4.1 and 4.2,
19 in any capacity, against any of the Released Parties.

20 4.5 No person will have any claim of any kind against the Parties or their counsel or the Claims
21 Administrator with respect to the Settlement and the matters set forth herein, or based on determinations
22 or distributions made substantially in accordance with this Agreement, the Final Order and Judgment, or
23 further order(s) of the Court.

24 5. Obtaining Court Approval of the Agreement

25 5.1 Promptly after execution of the Agreement, Plaintiffs will submit the Agreement,
26 including its incorporated Exhibits, to the Court and will apply for entry of the Preliminary Approval
27 Order.
28

1 5.2 Pursuant to 28 U.S.C. § 1715, within ten days after this Agreement is filed with the Court,
2 the Claims Administrator will cause notice of the Settlement to be sent to the Attorneys General of each
3 State in which Class Members reside, the Attorney General of the United States, and any other required
4 government officials.

5 5.3 In accordance with the schedule set under the Preliminary Approval Order, Class Counsel
6 will draft the motion for final approval, and the Fee and Expense Application, and will appear at the Final
7 Approval Hearing.

8 5.4 Any order or proceeding relating to the Plan of Allocation, or to the Fee and Expense
9 Application, will not operate to terminate or cancel the Agreement or affect the finality of the Court's
10 Final Order and Judgment.

11 5.5 If the Settlement is not approved by the Court or otherwise fails to become effective in
12 accordance with its terms, the Parties will be restored to their respective positions in the Litigation as of
13 May 9, 2025, and will jointly propose a revised schedule for case deadlines. In such event, the terms and
14 provisions of the Agreement (with the exception of Paragraphs 2.2 and 2.3) will be null and void and will
15 not be used in the Litigation or in any other proceeding for any purpose, and any judgment or order
16 entered by the Court in accordance with the terms of the Agreement will be treated as vacated, *nunc pro*
17 *tunc*, and will not be used in the Litigation or in any other proceeding for any purpose.

18 **6. Notice and Settlement Administration**

19 6.1 Within seven business days after Preliminary Approval, AARP will provide the Claims
20 Administrator with the names, email addresses, and other contact information appearing within AARP's
21 records of potential Class Members, subject to AARP having a reasonable opportunity to evaluate the
22 information security protocols and practices of the Claims Administrator and, if acceptable, to approve
23 the provision of this information to the Claims Administrator, which approval will not be unreasonably
24 withheld.

25 6.2 The Claims Administrator will assign each potential person belonging to the Class a
26 Unique ID. The Unique ID will be required to access the online claim form and opt-out form. Any person
27 belonging to the Class who does not receive a Unique ID may request one from the Claims Administrator
28 by providing documentation, such as browsing history, that demonstrates the person requested or

1 obtained video content on the AARP website (AARP.org) between September 27, 2020 and Preliminary
2 Approval, while in the United States and at a time the person had a Facebook account and was an AARP
3 member or a registered user of AARP.org.

4 6.3 Following Preliminary Approval, no later than the Notice Date, the Claims Administrator
5 will send Notice via email substantially in the form attached as Exhibit 6, along with an electronic link
6 to the Claim Form, substantially in the form attached as Exhibit 2, to all potential Class Members for
7 whom a valid email address is available. The Claims Administrator will format these emails to maximize
8 the likelihood they will be received and understood by Class Members. To the extent the transmission of
9 email notice results in “bounce-backs,” the Claims Administrator will use a reverse look-up or similar
10 process to obtain an alternative email address and make a second attempt to re-send the email notice, if
11 feasible. For individuals for whom a mailing address is also available, direct notice via mail will be
12 utilized if their email address is returned as undeliverable.

13 6.4 At the election of Class Counsel, and at least seven days prior to the Claims Deadline, the
14 Claims Administrator may, on one to three occasions, send Notice via email substantially in the form
15 attached as Exhibit 6 (with minor, non-material modifications to indicate this is a reminder email), along
16 with an electronic link to the Claim Form, substantially in the form attached as Exhibit 2, to all potential
17 Class Members for whom a valid email address is available.

18 6.5 Following Preliminary Approval, no later than the Notice Date, the Claims Administrator
19 will send Notice via U.S. mail substantially in the form attached as Exhibit 7, to all potential Class
20 Members for whom only a valid mailing address is available. To the extent the transmission of U.S. mail
21 notice results in “bounce-backs,” the Claims Administrator will use a reverse look-up or similar process
22 to obtain an alternative mailing address or an email address and make a second attempt to re-send the
23 notice, if feasible.

24 6.6 Following Preliminary Approval, no later than the Notice Date, the Claims Administrator
25 will execute a paid media notice plan consisting of outreach to potential Class Members via various forms
26 of digital media. This outreach will include digital advertising on social media platforms owned by Meta
27 (including Facebook), programmatic banner advertisements, and keyword search advertisements that will
28

1 be displayed to users who conduct internet searches containing keywords related to the case or
2 Settlement.

3 **7. Objections and Opt-Outs**

4 7.1 Any objections from Class Members regarding the Settlement must be submitted in
5 writing to the Court no later than the Objection or Opt-Out Deadline, in accordance with the procedures
6 set forth in the Preliminary Approval Order.

7 7.2 The Parties may file responses to any timely written objections no later than 15 days after
8 the Objection or Opt-Out Deadline, or such later time as the Court may allow.

9 7.3 Any opt-out notice from a person belonging to the Class regarding the Settlement must be
10 submitted individually and in writing no later than the Objection or Opt-out Deadline, in accordance with
11 this paragraph and the procedures set forth in the Preliminary Approval Order. Any person who would
12 otherwise be a Class Member who wishes to be excluded from this Settlement must notify the Claims
13 Administrator in writing of that intent by either (a) U.S. mail postmarked no later than the Objection or
14 Opt-out Deadline; or (b) submission of an opt-out request on the Settlement Website no later than the
15 Objection or Opt-out Deadline. Group Opt-outs are prohibited. Opt-out requests must include the
16 person's Unique ID (provided by the Claims Administrator), a statement that the individual meets the
17 requirements for Class membership, first and last name, email address, mailing address, and telephone
18 number.

19 7.4 This Settlement Agreement will not bind a Class Member who timely and validly opts out
20 of the Class. The Settlement Agreement will, however, bind any Class Member who does not timely and
21 validly opt out of the Class.

22 7.5 Within 14 days after the Objection and Opt-Out Deadline, the Claims Administrator will
23 provide Class Counsel and Defendant's Counsel with the number of persons who have timely and validly
24 excluded themselves from the Settlement.

25 7.6 AARP shall also have the sole discretion to terminate this Agreement if a certain number
26 of Class members elect to opt out of this Settlement. That number is separately agreed by the Parties and
27 will be filed with the Court under seal so as to preserve its confidentiality. If AARP elects to terminate
28 the Agreement on this basis, it must notify Class Counsel that it intends to invoke this termination right

no later than 35 days after the Opt-Out Deadline. If AARP makes this election, it may revoke this election at any time. If AARP terminates the Agreement pursuant to this proposal, the Settlement Amount shall be returned to AARP (less any amounts actually expended pursuant to Paragraph 2.2).

8. Attorneys' Fees and Expenses; Service Awards

8.1 Pursuant to Fed. R. Civ. P. 23(h), Defendant agrees that Class Counsel will be entitled to an award of reasonable attorneys' fees and expenses to be paid exclusively out of the Settlement Fund in an amount to be determined by the Court.

8.2 The Parties have reached no agreement on the amount of fees and expenses that Class Counsel will seek. Defendant takes no position as to the amount of fees and expenses to be sought.

8.3 Class Members will have at least 35 days to object to and oppose Class Counsel's Fee and Expense Application by filing with the Court, and serving on Class Counsel, any objections relating to such application.

8.4 Any Fee and Expense Award will be paid from the Settlement Fund within 15 business days after the Court enters the Final Order and Judgment and an order of such fees and expenses, notwithstanding any timely objections or potential for appeal therefrom, or collateral attack on the Settlement or any part hereof. If, however, the Final Judgment is reversed or rendered void as a result of an appeal, Class Counsel will return such funds to the Settlement Fund.

8.5 Procedures connected with the application by Class Counsel for attorneys' fees and expenses form no part of this Settlement Agreement, and the application will be considered separately from the Court's consideration of the fairness, reasonableness, and adequacy of this Settlement Agreement. Any order or proceeding relating to the application for attorneys' fees and expenses, the pendency of the application, or any appeal from any such order, will not operate to terminate or cancel this Settlement or to affect or delay the finality effected by entry of the Final Order and Judgment.

8.6 Class Counsel may apply for Service Awards not to exceed \$10,000 for each Class Representative. Any such Service Awards shall be paid within 15 business days of the Effective Date, but in no event shall any such distribution occur before the Effective Date. This amount is not a measure of damages, but instead solely an award for the Class Representatives' services, time, and effort on behalf of Class Members. Class Counsel will provide a Form W-9 to each Class Representative who may be

1 awarded a Service Award, and the Claims Administrator will issue an IRS Form Misc. 1099 for such a
2 Service Award to each such Class Representative.

3 8.7 The Class Representatives' approval of this Settlement Agreement is not contingent on
4 Class Counsel applying for Service Awards or the Court approving any such application. Any order or
5 proceeding relating to the application for Service Awards, the pendency of the application, or any appeal
6 from such an order will not operate to terminate or cancel this Settlement Agreement, or to affect or delay
7 the finality effected by entry of the Final Order and Judgment.

8 8.8 Any fees and/or expenses, including the Fee and Expense Award, and/or Service Awards
9 awarded by the Court will be paid solely from the Settlement Fund. Defendant and its Related Parties
10 will have no responsibility for any payment of attorneys' fees and/or expenses to Class Counsel, or any
11 Service Award to any Plaintiff.

12 **9. Miscellaneous Provisions**

13 9.1 The Parties acknowledge that it is their intent to consummate this Agreement, and agree
14 to cooperate as necessary to secure Court approval of the Agreement and to implement all terms and
15 conditions of the Agreement, and to exercise their best efforts to accomplish the foregoing terms and
16 conditions. The Parties and their respective counsel agree that they will act in good faith and will not
17 engage in any conduct that could frustrate the purposes of this Agreement. The Parties and their respective
18 counsel will not make any public statement that disparages the Settlement.

19 9.2 This Agreement is deemed to have been prepared by counsel for all Parties. Because all
20 Parties have contributed substantially and materially to the preparation of this Agreement, it will not be
21 construed more strictly against one Party than another, nor will the Agreement be construed against any
22 Party on grounds that it was the drafter.

23 9.3 The Settlement Amount and the other terms of the Settlement Agreement were negotiated
24 in good faith by the Parties, as a result of arms' length negotiations, and reflect a Settlement that was
25 reached voluntarily after consultation with competent legal counsel. The Parties will not assert in any
26 forum that the Action was brought by Plaintiff or defended by Defendant, or each or any of them, in bad
27 faith or on a frivolous basis.
28

1 9.4 If, at any time prior to Final Approval, any Party is in material breach of the terms hereof
2 and fails to cure such material breach within 14 days of notice, any other Party, provided that it is in
3 substantial compliance with the terms of this Agreement, may terminate the Agreement on notice to the
4 former Party. If the Agreement is terminated, the Parties will be restored to their respective positions in
5 the Litigation as of May 9, 2025, and will jointly propose a revised schedule for case deadlines. In such
6 event, the Settlement Amount shall be returned to Defendant (less any amounts actually expended
7 pursuant to Paragraph 2.2); the terms and provisions of the Agreement (with the exception of Paragraphs
8 2.2 and 2.3) will be null and void and will not be used in the Litigation or in any other proceeding for
9 any purpose, and any judgment or order entered by the Court in accordance with the terms of the
10 Agreement will be treated as vacated, *nunc pro tunc*, and will not be used in the Litigation or in any other
11 proceeding for any purpose.

12 9.5 Neither this Agreement nor the Settlement contained herein, nor any act performed or
13 document executed pursuant to or in furtherance of the Agreement or the Settlement: (a) is or may be
14 deemed to be or may be used as an admission of, or evidence of, the validity of any Released Claim, the
15 truth of any of the allegations in the Litigation of any wrongdoing, fault, or liability of Defendant or its
16 Related Parties, or that Plaintiffs or any Class Members have suffered any damages, harm, or loss; or (b)
17 is or may be deemed to be or may be used as an admission of, or evidence of, any fault or omission on
18 the part of Defendant or its Related Parties in any civil, criminal, or administrative proceeding in any
19 court, administrative agency, or other tribunal.

20 9.6 Defendant may file this Agreement and/or the Final Order and Judgment in any other
21 action that may be brought against it in order to support a defense or counterclaim based on principles of
22 res judicata, collateral estoppel, release, good faith settlement, judgment bar or reduction, or any theory
23 of claim or issue preclusion or similar defense or counterclaim.

24 9.7 All agreements made and orders entered during the course of the Litigation relating to the
25 confidentiality of information will survive this Agreement.

26 9.8 All of the Exhibits to the Agreement are material and integral parts hereof and are fully
27 incorporated herein by this reference. This Agreement and its Exhibits constitute the entire agreement
28

1 between the Parties related to the Settlement. No covenants, agreements, representations, or warranties
2 of any kind have been made by any Party hereto, except as provided for herein.

3 9.9 Where this Agreement requires notice to the Parties, such notice will be sent to the
4 following: for Plaintiffs, the Class, and/or Class Counsel, Simon Grille, Girard Sharp LLP, 601 California
5 Street, Suite 1400, San Francisco, CA 94108; for Defendant, David Morales, AARP, 601 E St., NW,
6 Washington, DC 20049 and Matthew D. Brown, Cooley LLP, 3 Embarcadero Center, 20th Floor, San
7 Francisco, CA 94111.

8 9.10 The headings herein are used for the purpose of convenience only and are not meant to
9 have legal effect.

10 9.11 The Agreement may be amended or modified only by a written instrument signed by or
11 on behalf of all Parties or their respective successor(s)-in-interest.

12 9.12 This Agreement may be executed in one or more counterparts. Signature by digital means,
13 facsimile, or in PDF format will constitute sufficient execution of this Agreement. All executed
14 counterparts, and each of them, will be deemed to be one and the same instrument.

15 9.13 This Settlement Agreement will be binding upon, and inure to the benefit of, the
16 successors and assigns of the Parties hereto and the Released Parties.

17 9.14 This Settlement Agreement will be governed by and construed in accordance with the
18 laws of the State of California.

19 9.15 The Court will retain jurisdiction with respect to implementation and enforcement of the
20 terms of this Agreement, and all Parties hereto submit to the jurisdiction of the Court for purposes of
21 implementing and enforcing the Settlement embodied in this Agreement.

22 IN WITNESS WHEREOF, each of the parties hereto has caused the Agreement to be executed.

23
24 Dated: 7/24/2025

DocuSigned by:
By: Jan Markels
100658719158E404
Plaintiff Jan Markels

25
26 Dated: 7/24/2025

DocuSigned by:
By: William Martin
25C12707A0E45887
Plaintiff William Martin

27
28 Dated: 7/24/2025

Signed by:
By: Lynn Seda
10010700504446
Plaintiff Lynn Seda

GIRARD SHARP LLP

Signed by:

By: Simon S. Grille
Simon S. Grille

*Counsel for Plaintiffs and the Proposed
Settlement Class*

Dated: 7/25/2025

Dated: _____

By: _____

Name: _____

Title: _____

Defendant AARP

GIRARD SHARP LLP

Dated: _____

By: _____
Simon S. Grille

*Counsel for Plaintiffs and the Proposed
Settlement Class*

Dated: 7/25/2025 | 6:26 AM PDT

By:  _____
27336D8C11C74A5

Name: David C. Morales

Title: Executive Vice President & General Counsel

Defendant AARP