

**UNITED STATES DISTRICT COURT
NORTHERN DISTRICT OF NEW YORK
ALBANY DIVISION**

**GAIL COLLINS, DEAN DEVITO,
MICHAEL LAMOUREUX, and SCOTT
LOBDELL individually, on behalf of the
Northeast Grocery, Inc. 401(k) Savings Plan
and on behalf of all similarly situated
participants and beneficiaries of the Plan,**

Plaintiffs,

v.

**NORTHEAST GROCERY, INC.; THE
ADMINISTRATIVE COMMITTEE OF
THE NORTHEAST GROCERY, INC.
401(k) SAVINGS PLAN; John and Jane
Does 1-30 in their capacities as members
of the Administrative Committee,**

Defendants.

**CIVIL ACTION FILE NO:
5:24-00080 (AJB/MJK)**

CLASS ACTION SETTLEMENT AGREEMENT

This Class Action Settlement Agreement (the “Settlement Agreement”) is entered into as of the last date of any signature below (“Execution Date”) by and among the Class Representatives and all Class Members (“Plaintiffs”), and Defendants Northeast Grocery, Inc. and the Northeast Grocery Administrative Committee (“Defendants”).

NOW, THEREFORE, without any admission or concession on the part of the Class Representatives of any lack of merit of the Class Action whatsoever, and without any admission or concession on the part of Defendants as to the merits of the allegations or claims asserted in the Class Action, it is hereby STIPULATED AND AGREED, by and among the Settling Parties to this Settlement Agreement, through their respective attorneys, subject to approval of the Court pursuant to Federal Rule of Civil Procedure 23(e), in consideration of the benefits flowing to the Settling Parties hereto from the Settlement Agreement, that all Released Claims as against the Released Parties shall be compromised, settled, released, and dismissed with prejudice, upon and subject to the following terms and conditions.

ARTICLE 1 - RECITALS

1.1. On January 17, 2024, Plaintiffs Gail Collins, Dean DeVito, Michael Lamoureux, and Scott Lobdell, individually, on behalf of the Northeast Grocery, Inc. 401(k)

Savings Plan,¹ and on behalf of all similarly situated participants and beneficiaries of the Northeast Grocery, Inc. 401(k) Savings Plan filed a lawsuit in the United States District Court for the Northern District of New York, Case No. 5:24-cv-00080, Dkt. 1. Plaintiffs brought this action under the Employee Retirement Income Security Act of 1974, 29 U.S.C. § 1001, et seq. (“ERISA”), alleging that Northeast Grocery, Inc.; the Administrative Committee of the Northeast Grocery, Inc. 401(k) Savings Plan; and John and Jane Does 1-30 in their capacities as members of the Administrative Committee followed a deficient process by which they: (1) failed to investigate the availability of alternative share classes; (2) failed to investigate the availability of alternative funds; (3) failed to monitor the performance of portfolio managers; (4) failed to monitor and control the investment advisor’s performance and related trust costs; (5) failed to monitor recordkeeping fees; (6) breached their duty of loyalty; and (7) committed prohibited transactions.

1.2. On March 4, 2024, Defendants moved to dismiss Plaintiffs’ complaint based on Plaintiffs’ lack of standing and for failure to state a claim. Dkt. 10.

1.3. On August 15, 2024, the Court dismissed all of Plaintiffs’ claims without leave to amend. Dkt. 15.

1.4. On August 30, 2024, Plaintiffs appealed to the United States Court of Appeals for the Second Circuit. Dkt. 17.

1.5. On August 18, 2025, following briefing and oral argument, the Second Circuit issued both a decision and a summary order. Case No. 24-2339-cv, Dkt. 38 and Dkt. 39. The Second Circuit affirmed the dismissal of five of the seven claims. With respect to the remaining two claims – prohibited transactions under 29 U.S.C. § 1106(a) and breach by omission – the Second Circuit vacated the district court’s decision and remanded the case to the district court, an outcome required as a result of the Supreme Court’s intervening decision in *Cunningham v. Cornell University*, 604 U.S. 693 (2025).

1.6. Defendants produced documents to facilitate mediation, and on January 29, 2026, the parties engaged in a formal mediation session with Stephen P. Lucke of JAMS, where they reached a global settlement in principle. Dkt. 33.

1.7. Defendants admit no wrongdoing or liability with respect to any of the allegations or claims in the Class Action. Defendants maintain that they are without fault or liability and are settling the Class Action solely to avoid litigation costs. Defendants contend that the Plans were managed, operated, and administered at all relevant times reasonably and prudently, in the best interest of the Plans and Plans’ participants, and in compliance with ERISA and applicable regulations, including the fiduciary and prohibited transaction provisions of ERISA. This Settlement Agreement, and the discussions between the Settling Parties preceding it, shall in no event constitute, be construed as, or be deemed evidence of

¹ The Northeast Grocery 401(k) Plan was improperly named in the Complaint as the “Northeast Grocery, Inc. 401(k) Savings Plan.”

an admission or concession of fault or liability of any kind by any of the Defendants or any individual named in the Complaint and identified in the Settlement Agreement.

1.8. Class Counsel, as defined below, have analyzed and evaluated the merits of all of Plaintiffs' and Defendants' contentions and the impact of this Settlement Agreement on the members of the Settlement Class. Based on this analysis and evaluation, and recognizing the risks of continued litigation and the likelihood that the Class Action, if not settled now, may be protracted and will further delay or prevent any relief to the proposed class, Plaintiffs and Class Counsel, without admitting any lack of merit to the claims, are satisfied that the terms and conditions of the Settlement Agreement are fair, reasonable, adequate, and equitable, and that a settlement of the Class Action on the terms described herein is in the best interests of the Settlement Class.

1.9. The Settling Parties have concluded that it is desirable that this matter be finally settled upon the terms and conditions set forth in this Settlement Agreement.

1.10. Therefore, the Settling Parties, in consideration of the promises, covenants, and agreements herein described, acknowledged by each of them to be satisfactory and adequate, and intending to be legally bound, do hereby mutually agree to the terms of this Settlement Agreement.

ARTICLE 2 - DEFINITIONS

As used in this Settlement Agreement and the Exhibits hereto, unless otherwise defined, the following terms have the meanings specified below:

2.1. "Action" or "Class Action" means *Collins, et. al. v. Northeast Grocery, Inc. et al.*, Case No. 5:24-00080, in the United States District Court for the Northern District of New York.

2.2. "Active Account" means an individual investment account in the Plans with a balance greater than \$0 as of the time of calculation of the Final Entitlement Amount defined in the Plan of Allocation.

2.3. "Administrative Expenses" means expenses incurred in the administration of this Settlement Agreement, including (a) all of the Settlement Administrator's fees, expenses, and costs associated with providing the Settlement Notice to the Class Members (b) related tax expenses (including taxes and tax expenses as described in Section 5.3); (c) all of the Settlement Administrator's expenses and costs associated with the distribution of funds under the Plan of Allocation; (d) all fees and expenses of the Settlement Administrator and Escrow Agent; (e) all fees and expenses of the Independent Fiduciary, up to \$15,000.00; and (f) all fees, expenses, and costs associated with providing CAFA Notices. Excluded from Administrative Expenses are the Settling Parties' respective legal fees and expenses and fees of the Plans' Recordkeeper. Administrative Expenses shall be paid from the Gross Settlement Amount.

2.4. “Alternate Payee” means a Person other than a Current Participant, Former Participant, or Beneficiary in the Plans who is entitled to a benefit under the Plans as a result of a QDRO that was in effect between January 1, 2018, through the date the Preliminary Approval Order is entered by the Court.

2.5. “Attorneys’ Fees and Costs” means the amount awarded by the Court as compensation for the services provided by Class Counsel. The amount of attorneys’ fees shall not exceed one-third (33 1/3%) of the Gross Settlement Amount (a maximum amount of \$75,000.00), which shall be recovered from the Gross Settlement Amount. Class Counsel also will seek reimbursement for all litigation costs and expenses advanced and carried by Class Counsel for the duration of this Class Action, including the pre-litigation investigation period, not to exceed \$10,000.00, which also shall be paid from the Gross Settlement Amount.

2.6. “Authorized Administrator” means any entity, other than the Recordkeeper, with appropriate administrative authority under the Plans.

2.7. “Beneficiary” means any individual, trust, estate, or other recipient entitled to receive death benefits payable under the Plans, on either a primary or contingent basis, other than an Alternate Payee.

2.8. “CAFA” means the Class Action Fairness Act of 2005, 28 U.S.C. §§ 1711-1715.

2.9. “CAFA Notice” means notice of this Settlement to the appropriate federal and state officials pursuant to CAFA, substantially in the form described in Exhibit A to this Settlement Agreement.

2.10. “Class Counsel” means the Sharman Law Firm LLC.

2.11. “Class Members” means all individuals in the Settlement Class, including the Class Representatives.

2.12. “Class Period” or “Settlement Class Period” means the period from January 1, 2018, through the date the Preliminary Approval Order is entered by the Court.

2.13. “Class Representatives” or “Named Plaintiffs” means Gail Collins, Dean DeVito, Michael Lamoureux, and Scott Lobdell.

2.14. “Complaint” means the Complaint Plaintiffs filed in this Action on January 17, 2024.

2.15. “Court” means the United States District Court for the Northern District of New York.

2.16. “Current Participant” means a member of the Settlement Class who has an Active Account as of the time of calculation of the Final Entitlement Amount defined in the Plan of Allocation.

2.17. “Defendants” means Northeast Grocery, Inc. and the Northeast Grocery Administrative Committee. The Northeast Grocery Administrative Committee was improperly named in the Complaint as the “Administrative Committee of the Northeast Grocery, Inc. 401(k) Savings Plan.” The Northeast Grocery Administrative Committee includes the predecessor administrative committees for the Tops Markets, LLC 401(k) Savings Plan for Union Associates, as well as the Tops Markets, LLC 401(k) Retirement Savings Plan and the Price Chopper Associate 401(k) Plan.

2.18. “Defense Counsel” means Harter Secrest & Emery LLP.

2.19. “Escrow Agent” means the entity agreed to by the Settling Parties to act as escrow agent for any portion of the Gross Settlement Amount deposited in or accruing in the Qualified Settlement Fund pursuant to this Settlement Agreement.

2.20. “ERISA” means the Employee Retirement Income Security Act of 1974, as amended, 29 U.S.C. § 1001 *et seq.*

2.21. “Fairness Hearing” means the hearing scheduled by the Court to consider (a) any objections of Class Members to the Settlement; (b) Class Counsel’s petition for Attorneys’ Fees and Costs, and Class Representatives’ Service Awards; and (c) whether to finally approve the Settlement under Fed. R. Civ. P. 23(e).

2.22. “Final” means, with respect to any judicial ruling, order, or judgment, that the period for any motions for reconsideration, motions for rehearing, appeals, petitions for certiorari, or the like (“Review Proceeding”) has expired without the initiation of a Review Proceeding, or, if a Review Proceeding has been timely initiated, that it has been fully and finally resolved, either by court action or by voluntary action of any party, without any possibility of a reversal, vacatur, or modification of any judicial ruling, order, or judgment, including the exhaustion of all proceedings in any remand or subsequent appeal and remand. The Settling Parties agree that absent an appeal or other attempted Review Proceeding, the period after which the Final Order becomes Final is thirty-five (35) calendar days after its entry by the Court.

2.23. “Final Approval Order” or “Final Order” means the entry of the order and final judgment approving the Settlement Agreement, implementing the terms of this Settlement Agreement, and dismissing the Class Action with prejudice, to be proposed by the Settling Parties for approval by the Court, in substantially the form attached as Exhibit B to this Settlement Agreement.

2.24. “Former Participant” means a member of the Settlement Class who maintained a balance greater than \$0 in the Plans on or after January 1, 2018, but does not

have an Active Account as of the time of calculation of the Final Entitlement Amount defined in the Plan of Allocation.

2.25. “Gross Settlement Amount” means the sum of two-hundred-twenty-five thousand dollars (\$225,000.00), contributed by or on behalf of Defendants to the Qualified Settlement Fund in accordance with Article 5. The Gross Settlement Amount shall be the full and sole monetary payment made by or on behalf of Defendants in connection with the Settlement effectuated through this Settlement Agreement. Defendants will not make any additional payment in connection with the Settlement of the Class Action.

2.26. “Independent Fiduciary” means an independent fiduciary who will serve as a fiduciary to the Plans to approve and authorize the settlement of Released Claims on behalf of the Plans in accordance with Section 3.1 and that has no relationship or interest in any of the Parties. Defendants will select the Independent Fiduciary, subject to the approval of Class Counsel.

2.27. “Mediator” means Stephen P. Lucke, Esq. of JAMS.

2.28. “Net Settlement Amount” means the Gross Settlement Amount minus (a) all Attorneys’ Fees and Costs paid to Class Counsel as authorized by the Court; (b) any Service Awards as authorized by the Court; (c) all Administrative Expenses; and (d) a contingency reserve not to exceed an amount to be mutually agreed upon by the Settling Parties that is set aside by the Settlement Administrator for (1) Administrative Expenses incurred before the Settlement Effective Date but not yet paid, (2) Administrative Expenses estimated to be incurred after the Settlement Effective Date, and (3) an amount estimated for adjustments of data or calculation of errors.

2.29. “Northeast Grocery, Inc.” means Northeast Grocery, Inc. and all of its past, present, and future parent, subsidiary and affiliated corporations, organizations and entities, and all of their respective past, present and future affiliates, partners, joint ventures, stockholders, predecessors, successors, assigns, insurers, officers, directors, employees, agents, representatives, attorneys, administrators, adjustors and independent contractors of all such released individuals, corporations, organizations and entities, as well as their employee benefit plans, and the trustees, administrators, fiduciaries, and insurers of such plans.

2.30. “Person” means an individual, partnership, corporation, governmental entity, or any other form of entity or organization.

2.31. “Plaintiffs” means the Class Representatives and each member of the Settlement Class.

2.32. “Plans” means the present-day Northeast Grocery 401(k) Plan, the Tops Markets, LLC 401(k) Savings Plan for Union Associates, the Tops Markets, LLC 401(k) Retirement Savings Plan, and the Price Chopper Associate 401(k) Plan. The Northeast

Grocery 401(k) Plan was the result of the merger of the Price Chopper Associate 401(k) Plan into the Tops Markets, LLC 401(k) Retirement Savings Plan, effective January 1, 2023.

2.33. “Plan of Allocation” means the method of allocating settlement funds to Class Members. A proposed form of the Plan of Allocation is attached to this Settlement Agreement as Exhibit C.

2.34. “Preliminary Approval Order” means the order of the Court in substantially the form attached to this Settlement Agreement as Exhibit D, whereby the Court preliminarily approves this Settlement.

2.35. “QDRO” means a Qualified Domestic Relations Order within the meaning of 26 U.S.C. § 414(p).

2.36. “Qualified Settlement Fund” means the interest-bearing settlement fund account to be established and maintained by the Escrow Agent in accordance with Article 5 herein and referred to as the Qualified Settlement Fund (within the meaning of Treas. Reg. § 1.468B-1).

2.37. “Recordkeeper” means the entity or entities that maintains electronic records of the Plans’ participants and their individual accounts.

2.38. “Released Claims” means any and all actual or potential claims (including any unknown claims), actions, causes of action, demands, rights, obligations, damages, and liabilities (including claims for attorneys’ fees, expenses, or costs), whether arising under federal, state, or local law, whether by statute, contract, tort, equity, or otherwise, whether brought in an individual or representative capacity, whether known or unknown, suspected or unsuspected, for monetary, injunctive, equitable, and any other relief, on their own behalf or on behalf of the Plans, against the Released Parties and Defense Counsel that were asserted in the Action, or that arise out of, relate to, are based on, or have any connection with any of the allegations, acts, omissions, purported conflicts, representations, misrepresentations, facts, events, matters, transactions, occurrences or the conduct alleged or asserted in the Action or could have been alleged or asserted in the Action, whether or not pleaded in the Complaint; or that arise out of, relate to, are based on, or have any connection with acts or failures to act through the date of the Final Order regarding: (a) the selection, monitoring, oversight, retention, fees, or expenses of the Plans’ service providers, including without limitation, their administrative and/or recordkeeping service providers, their investment advisors, their managed accounts service providers, their auditors, and their trustees; (b) the selection, nomination, appointment, retention, monitoring, and removal of the Plans’ fiduciaries; (c) fees, costs, or expenses charged to, paid, or reimbursed by the Plans or the Plans’ participants; (d) the disclosures or failures to disclose information regarding the Plans’ investment options, fees, or service providers; (e) the compensation received by the Plans’ service providers; (f) the services provided to the Plans or the cost of those services; (g) the management, oversight, investments, or administration of the Plans or their fiduciaries; (h) the use of Plans-related information by any of the Plans’ service providers, including in marketing and selling investment and wealth management products to the Plans’ participants;

(i) the use or allocation of Plans' forfeitures; (j) any alleged breach of the duty of loyalty, care, prudence, diversification, or any other fiduciary duties relating to the Plans; (k) any amounts charged to participants for participant account maintenance or recordkeeping and administrative fees; (l) any amounts charged to participants for managed account services; (m) any assertions with respect to any fiduciaries or service providers of the Plans (or the selection or monitoring of those fiduciaries) in connection with the foregoing; and (n) any prohibited transactions related to any of the foregoing; as well as:

2.38.1. Any claims that would be barred by res judicata based on entry of the Final Order; or

2.38.2. Any claims that relate to the direction to calculate, the calculation of, and/or the method or manner of allocation of the Qualified Settlement Fund to the Plans or any Class Member in accordance with the Plan of Allocation; or

2.38.3. Any claims that relate to the approval by the Independent Fiduciary of the Settlement unless brought against the Independent Fiduciary alone.

2.38.4. In addition, the Class Representatives, Class Members, and the Plans expressly waive and relinquish to the fullest extent permitted by law any and all provisions, rights, and benefits conferred by Section 1542 of the California Civil Code, which provides that a "general release does not extend to claims that the creditor or releasing party does not know or suspect to exist in his or her favor at the time of executing the release and that, if known by him or her, would have materially affected his or her settlement with the debtor or released party," and any similar state, federal or other law, rule or regulation or principle of common law of any domestic governmental entity.

2.39. "Released Parties" means (a) Defendants and any of Defendants' employees, benefit plan fiduciaries, administrators, service providers, investment advisors and their respective affiliates or employees; (b) Defendants' insurers, co-insurers, and reinsurers; (c) Defendants' direct and indirect past, present, and future affiliates, parents, subsidiaries, divisions, joint ventures, predecessors, successors, Successors-In-Interest, assigns, boards of trustees, boards of directors, officers, trustees, directors, partners, agents, managers, members, or employees (including any individuals who serve or served in any of the foregoing capacities, such as members of the boards of trustees or boards of directors that are associated with any of Defendants' past, present, and future affiliates), and each Person that controls, is controlled by, or is under common control with them; (d) for (a) through (c), their past, present, and future agents, officers, employees, trustees, board of directors or trustees, members of the board of directors or trustees, independent contractors, representatives, attorneys, administrators, insurers, heirs, executors, administrators, associates, employee benefit plans, employee benefit plan fiduciaries (with the exception of the Independent Fiduciary), employee benefit plan administrators, employee benefit plan committees and subcommittees and service providers (including their owners and employees), members of their immediate families, consultants, subcontractors, and all persons acting under, by, through, or in concert with any of them; and (e) the Plans and the

Plans' current and past fiduciaries, committees, subcommittees, administrators, plan administrators, recordkeepers, service providers, consultants, attorneys, agents, insurers, and parties-in-interest.

2.40. "Representatives" shall mean representatives, attorneys, agents, directors, officers, or employees.

2.41. "Review Proceeding" shall have the meaning described in Section 2.22.

2.42. "Service Award" means any monetary amount awarded by the Court to an individual Class Representative in recognition of the Class Representative's assistance in the prosecution of this Class Action, for which Class Counsel may seek an amount not exceeding \$2,500.00 payable from the Gross Settlement Amount. Any such Service Award shall be subject to the approval of the Court.

2.43. "Settlement" means the settlement to be consummated under this Settlement Agreement and its exhibits, including any modifications or amendments adopted pursuant to Section 15.12.

2.44. "Settlement Administrator" means Analytics Consulting, LLC, the entity selected and retained by Class Counsel and subject to approval by Defense Counsel. The Settlement Administrator shall be responsible for administering the Settlement and Plan of Allocation, including preparing and disseminating CAFA Notices, sending the Settlement Notices to the Class Members, establishing the Settlement Website and telephone support line, and mailing paper checks to Class Members.

2.45. "Settlement Agreement" means this agreement embodying the terms of the Settlement, including any modifications or amendments hereto.

2.46. "Settlement Agreement Execution Date" means the date on which the final signature is affixed to this Settlement Agreement.

2.47. "Settlement Class" means all persons who participated in the Plans at any time between January 1, 2018 through the date the Preliminary Approval Order is entered by the Court (the "Class Period"), including any Beneficiary of a deceased Person who participated in the Plans at any time during the Class Period, and any Alternate Payee of a Person subject to a QDRO who participated in the Plans at any time during the Class Period.

2.48. "Settlement Effective Date" means the date on which the Final Order is Final, provided that by such date the Settlement has not been terminated in accordance with Article 13.

2.49. "Settlement Notice" means the short form Notice of Class Action Settlement and Fairness Hearing to be sent to Class Members identified by the Settlement Administrator following the Court's issuance of the Preliminary Approval Order, in substantially the form attached hereto as Exhibit F together with the long form Notice of Class Action Settlement

and Fairness Hearing in substantially the form attached hereto as Exhibit E to be posted on the Settlement Website. The Settlement Notice shall inform Class Members of a Fairness Hearing to be held with the Court, on a date to be determined by the Court, at which any Class Member satisfying the conditions set forth in the Preliminary Approval Order and the Settlement Notice may be heard regarding (a) the terms of the Settlement Agreement; (b) the petition of Class Counsel for award of Attorneys' Fees and Costs; (c) payment of and reserve for Administrative Expenses; and (d) Class Representatives' proposed Service Awards.

2.50. "Settlement Website" means the internet website established in accordance with Section 3.3.1.

2.51. "Settling Parties" or "Parties" means the Defendants and the Class Representatives, on behalf of themselves, the Plans, and each of the Class Members.

2.52. "Successor-In-Interest" means a Person's or Party's estate, legal representatives, heirs, successors or assigns, including successors or assigns that result from corporate mergers or other structural changes.

2.53. "Transferor" means Northeast Grocery, Inc., as the "transferor" within the meaning or Treas. Reg. § 1.468B-1(d)(1).

ARTICLE 3 - REVIEW AND APPROVAL BY INDEPENDENT FIDUCIARY, PRELIMINARY SETTLEMENT APPROVAL, AND NOTICE TO THE CLASS

3.1. Independent Fiduciary. The Independent Fiduciary, retained by Defendants on behalf of the Plans and approved by Class Counsel, shall have the following responsibilities, including determining whether to approve and authorize the settlement of Released Claims on behalf of the Plans.

3.1.1. The Independent Fiduciary shall comply with all relevant conditions set forth in Prohibited Transaction Class Exemption 2003-39, "Release of Claims and Extensions of Credit in Connection with Litigation," issued December 31, 2003, by the United States Department of Labor, 68 Fed. Reg. 76,632, as amended ("PTE 2003-39"), in making its determination.

3.1.2. The Independent Fiduciary shall notify Defendants directly of its determination, in writing (with copies to Class Counsel and Defense Counsel), which notification shall be delivered no later than thirty-five (35) calendar days before the Fairness Hearing.

3.1.3. All fees and expenses associated with the Independent Fiduciary's determination and performance of its other obligations in connection with the Settlement, up to \$15,000.00, will constitute Administrative Expenses to be deducted from the Gross Settlement Amount.

3.1.4. Defendants, Defense Counsel, and Class Counsel shall respond to reasonable requests by the Independent Fiduciary for information so that the Independent Fiduciary can review and evaluate the Settlement Agreement.

3.1.5. If Defendants conclude that the Independent Fiduciary's determination does not comply with PTE 2003-39 or is otherwise deficient, Defendants shall so inform the Independent Fiduciary within twenty-one (21) calendar days of receipt of the determination.

3.1.6. Class Counsel may file a copy of the Independent Fiduciary's determination with the Court in support of Final approval of the Settlement.

3.2. Preliminary Approval. As soon as reasonably possible and subject to any relevant Court Order, upon the full execution of this Settlement Agreement by the Settling Parties, the Class Representatives, through Class Counsel, shall file with the Court a motion seeking preliminary approval of this Settlement Agreement and for entry of the Preliminary Approval Order in substantially the form attached to this Settlement Agreement as Exhibit D. Defendants will not object to this motion, provided that Class Counsel provides a draft to Defense Counsel at least three business days in advance of the filing date for their review and approval. The Preliminary Approval Order to be presented to the Court shall, among other things:

3.2.1. Grant the motion to certify the Settlement Class for settlement purposes only under Fed. R. Civ. P. 23(b)(1);

3.2.2. Approve the text of the Settlement Notice to be sent to Class Members and posting on the Settlement Website;

3.2.3. Determine that under Fed. R. Civ. P. 23(c)(2)(A), the Settlement Notice provides appropriate notice to the class, provides due and sufficient notice of the Fairness Hearing and of the rights of all Class Members, and complies fully with the requirements of Fed. R. Civ. P. 23, the Constitution of the United States, and any other applicable law;

3.2.4. Cause the Settlement Administrator to send the Exhibit F short form portion of the Settlement Notice to each Class Member identified by the Settlement Administrator within forty-five (45) calendar days of the date of the entry of the Preliminary Approval Order, based upon the data provided by the Plans' Recordkeeper, and simultaneously post the long form Exhibit E portion of the Settlement Notice to the Settlement Website;

3.2.5. Provide that, pending final determination of whether the Settlement Agreement should be approved, no Class Member may directly, through representatives, or in any other capacity, commence any action or proceeding in any court or tribunal asserting any of the Released Claims against Defendants, the Released Parties, and/or the Plans;

3.2.6. Set the Fairness Hearing for no sooner than one hundred twenty (120) calendar days after the date on which the Preliminary Approval Order is issued, in order to determine whether (a) the Court should approve the Settlement as fair, reasonable, and adequate; (b) the Court should enter the Final Approval Order; and (c) the Court should approve the application for Attorneys' Fees and Costs, Service Awards, Administrative Expenses incurred to date, and a reserve for anticipated future Administrative Expenses.

3.2.7. Provide that any objections to any aspect of the Settlement Agreement shall be heard, and any papers submitted in support of said objections shall be considered, by the Court at the Fairness Hearing if they have been filed validly with the Clerk of the Court and copies have been provided to Class Counsel and Defense Counsel. To be filed validly, the objection and any notice of intent to participate or supporting documents must be filed at least fourteen (14) calendar days before the scheduled Fairness Hearing. Any Person wishing to speak at the Fairness Hearing shall file and serve a notice of intent to participate within the time limitations described above;

3.2.8. Provide that any Settling Party may file a response to an objection by a Class Member at least seven (7) calendar days before the Fairness Hearing;

3.2.9. Provide that the Fairness Hearing may, without further direct notice to the Class Members, other than by notice via the Court's docket or the Settlement Website, be adjourned, modified, or continued by order of the Court; and

3.2.10. Approve the form of the CAFA Notice attached as Exhibit A and order that upon mailing of the CAFA Notices, Defendants shall have fulfilled their obligations under CAFA.

3.3. Settlement Administrator. Class Counsel will select a Settlement Administrator to assist with Settlement Notice and administration of the Settlement, subject to the agreement of Defendants, which agreement shall not unreasonably be withheld. The Settlement Administrator shall enter into a confidentiality agreement and information security agreement to adequately protect information provided to the Settlement Administrator relating to the Settlement. Any costs, expenses, or fees incurred in connection with the administration of this Settlement shall be paid from the Gross Settlement Amount. Defendants and Defense Counsel shall use reasonable efforts to respond timely to written requests, including by email, from the Settlement Administrator for readily accessible data that is reasonably necessary to determine the feasibility of administering the Plan of Allocation or to implement the Plan of Allocation. The actual and reasonable expenses of any third party, except for the Plans' Recordkeeper, that are necessary to perform such work shall be deducted from the Gross Settlement Amount. The Settlement Administrator shall, within ten (10) calendar days of Class Representatives' filing of the Settlement Agreement and proposed Preliminary Approval Order, have prepared and provided CAFA Notices to the Attorney General of the United States, and the Attorneys General of all states in which Class Members reside, as specified by 28 U.S.C. § 1715. The Settlement Administrator shall

provide the Settling Parties with notice in writing upon completion of the provision of CAFA notices to the above-referenced persons.

3.3.1. The Settlement Administrator will establish a Settlement Website on which it will post the following documents or links to the following documents, simultaneously with the emailing or mailing of the Exhibit F portion of the Settlement Notice; the Complaint; the Settlement Agreement and its Exhibits; Settlement Notice; the Motion for Attorneys' Fees and Costs, and Service Awards; any Court Orders related to the Settlement; any amendments or revisions to these documents; and any other documents or information mutually agreed upon by the Settling Parties and any documents or information the Court orders be posted on the Settlement Website. The Settlement Administrator will take down the Settlement Website nine months after the Settlement Effective Date.

3.3.2. The Settlement Administrator shall be bound by any confidentiality, non-disclosure, or security protocol required by the Settling Parties.

3.3.3. The Settlement Administrator shall use the data provided by Defendants and the Plans' Recordkeeper solely for the purpose of meeting its obligations as Settlement Administrator, and for no other purpose.

3.3.4. At the request of the Settling Parties, the Settlement Administrator shall provide a written protocol addressing how the Settlement Administrator will maintain and store information provided to it in order to ensure that reasonable and necessary precautions are taken to safeguard the privacy and security of such information.

3.4. Settlement Notice. The parties agree and understand that this Federal Rule of Civil Procedure 23(b)(1) settlement requires "appropriate notice to the class." By the date and in the manner set by the Court in the Preliminary Approval Order, the Settlement Administrator shall distribute the Court-approved short form portion of the Settlement Notice by electronic means to Current Participants who have provided personal email addresses to the Recordkeeper to the extent practicable. The Settlement Administrator shall distribute the Court-approved short form portion of the Settlement Notice by first-class mail to Current Participants for whom no electronic delivery is feasible and to Former Participants. The short form portion of the Settlement Notice shall be in substantially the form attached hereto as Exhibit F or a form subsequently agreed to by the Settling Parties and approved by the Court. The long form portion of the Settlement Notice shall be posted on the Settlement Website and shall be in substantially the form attached hereto as Exhibit E or a form subsequently agreed to by the Settling Parties and approved by the Court. The Settlement Administrator shall use commercially reasonable efforts to locate any Class Member whose Exhibit F Settlement Notice is returned and re-send such document one additional time. If the Exhibit F Settlement Notice is returned after the second emailing or mailing, no additional emailing or mailing attempts will be made.

3.4.1. **Settlement Website.** The Settlement Administrator, at the direction of Class Counsel, will establish the Settlement Website on which it will post the following documents or links to the following documents following the date of the Preliminary Approval Order: the Complaint, the Settlement Agreement and its Exhibits, Settlement Notice, the Motion for Attorneys' Fees and Costs, and Service Awards, any Court Orders related to the Settlement, any amendments or revisions to these documents, and any other documents or information mutually agreed upon by the Settling Parties and any documents or information the Court orders be posted on the Settlement Website. The internet address of the website shall be included prominently on the notice described in paragraph 3.4.2. The Settlement Website shall be active and accessible within 45 days following the issuance of the preliminary approval order and shall remain accessible for nine months after the Settlement Effective Date.

3.4.2. **Emailed or Mailed Notice.** The parties agree that emailed or mailed notice may be provided by including directions for viewing the full notice on the Settlement Website. The emailed or mailed notice shall be in substantially the form attached hereto as Exhibit F or a form subsequently agreed to by the Settling Parties and approved by the Court.

ARTICLE 4 - FINAL SETTLEMENT APPROVAL

4.1. No later than fifty (50) calendar days before the Fairness Hearing, Class Counsel shall submit to the Court a motion for entry of the Final Approval Order (Exhibit B) in the form approved by Class Counsel and Defense Counsel. The motion for entry of the Final Approval Order shall request approval by the Court of the terms of this Settlement Agreement and entry of the Final Approval Order in accordance with this Settlement Agreement. The Final Approval Order as proposed by the Settling Parties shall provide for the following, among other things, as is necessary to carry out the Settlement consistent with applicable law and the Plans' governing documents:

4.1.1. Approval of the Settlement and the release of the Released Claims covered by this Settlement Agreement, adjudging the terms of the Settlement Agreement to be fair, reasonable, and adequate to the Plans and the Class Members, and directing the Settling Parties to take the necessary steps to effectuate the terms of the Settlement Agreement;

4.1.2. A determination under Fed. R. Civ. P. 23(c)(2)(A) that the Settlement Notice constitutes appropriate notice to the class and that due and sufficient notice of the Fairness Hearing and the rights of all Class Members has been provided and the requirements of due process have been met;

4.1.3. Dismissal with prejudice of the Class Action and all Released Claims asserted therein, whether asserted by the Class Representatives on their own behalf or on behalf of the Class Members, or derivatively to secure relief on behalf of the

Plans, without costs to any of the Settling Parties other than as provided for in this Settlement Agreement;

4.1.4. That the Plans and each Class Member (and their respective heirs, beneficiaries, executors, administrators, estates, past and present partners, officers, directors, agents, attorneys, predecessors, successors, and assigns) shall be (a) conclusively deemed to have, and by operation of the Final Approval Order shall have, fully, finally, and forever settled, released, relinquished, waived, and discharged the Defendants, the Plans, and the Released Parties from all Released Claims; and (b) barred and enjoined from suing the Defendants, the Plans, or the Released Parties in any action or proceeding alleging any of the Released Claims;

4.1.5. That each Class Member shall release the Defendants, the Released Parties, Defense Counsel, the Plans, and Class Counsel for any claims, liabilities, and attorneys' fees and expenses arising from the allocation of the Gross Settlement Amount or Net Settlement Amount and for all tax liability and associated penalties and interest as well as related attorneys' fees and expenses;

4.1.6. That the provisions of Sections 4.1.4 and 4.1.5 shall apply even if any Class Member may thereafter discover facts in addition to or different from those which the Class Members or Class Counsel now know or believe to be true with respect to the Class Action and the Released Claims, whether or not such Class Members received a monetary benefit from the Settlement, whether or not such Class Members actually received the Settlement Notice, whether or not such Class Members have filed an objection to the Settlement or to any application by Class Counsel for an award of Attorneys' Fees and Costs; and whether or not the objections or claims for distribution of such Class Members have been approved or allowed;

4.1.7. That all applicable CAFA requirements have been satisfied;

4.1.8. That the Settlement Administrator shall have final authority to determine the share of the Net Settlement Amount to be allocated to each Class Member in accordance with the Plan of Allocation approved by the Court;

4.1.9. That, with respect to any matters that arise concerning the implementation of distributions to Class Members (after allocation decisions have been made by the Settlement Administrator in its sole discretion pursuant to the Plan of Allocation), all questions not resolved by the Settlement Agreement shall be resolved by the Plans' administrator or other fiduciaries of the Plans, in accordance with applicable law and the governing terms of the Plans; and

4.1.10. That within twenty-one (21) calendar days following the issuance of all settlement payments to Class Members as provided by the Plan of Allocation approved by the Court, the Settlement Administrator shall prepare and provide to

Class Counsel and Defense Counsel a list of each Person who received a settlement payment from the Qualified Settlement Fund and the amount of such payment.

4.2. The Final Approval Order entered by the Court approving the Settlement Agreement shall provide that upon the Settlement Effective Date, all Settling Parties, the Settlement Class, and the Plans shall be bound by the Settlement Agreement and the Final Approval Order.

ARTICLE 5 - ESTABLISHMENT OF QUALIFIED SETTLEMENT FUND

5.1. No later than ten (10) calendar days after the Preliminary Approval Order is issued, the Settlement Administrator shall establish the Qualified Settlement Fund with the Escrow Agent. The Settling Parties agree that the Qualified Settlement Fund is intended to be, and will be, an interest-bearing “qualified settlement fund” within the meaning of Section 468B of the Code and Treas. Reg. § 1.468B-1. In addition, the Settlement Administrator shall timely make such elections as necessary or advisable to carry out the provisions of this Section 5.1. If applicable, the Settlement Administrator (as the “administrator” pursuant to Section 5.2) and the Transferor shall fully cooperate in filing the “relation-back election” (as defined in Treas. Reg. § 1.468B-1(j)(2)) to treat the Qualified Settlement Fund as coming into existence as a “qualified settlement fund” within the meaning of Section 468B of the Code and Treas. Reg. § 1.468B-1 as of the earliest permitted date. Such elections shall be made in compliance with the procedures and requirements contained in such regulations. It shall be the responsibility of the Settlement Administrator to prepare and deliver, in a timely and proper manner, the necessary documentation for signature by all necessary parties, and thereafter to cause the appropriate filing to be timely made.

5.2. The “administrator” within the meaning of Treas. Reg. § 1.468B-2(k)(3) shall be the Settlement Administrator. The Settlement Administrator shall timely and properly cause to be filed on behalf of the Qualified Settlement Fund all informational and other tax returns required to be filed in accordance with Treas. Reg. §§ 1.468B-2(k) and -2(l) with respect to the Gross Settlement Amount (including, without limitation, applying for a taxpayer identification number for the Qualified Settlement Fund pursuant to Internal Revenue Service Form SS-4 and in accordance with Treas. Reg. § 1.468B-2(k)(4)). Such returns as well as any election described in Section 5.1 shall be consistent with this Article 5 and, in all events, shall reflect that all taxes (including any estimated taxes, interest, or penalties) on the income earned by the Qualified Settlement Fund shall be deducted and paid from the Gross Settlement Amount as provided in Section 5.3.

5.3. Taxes and tax expenses are Administrative Expenses to be deducted and paid from the Gross Settlement Amount, including but not limited to: (a) all taxes (including any estimated taxes, interest, or penalties) arising with respect to the income earned by the Qualified Settlement Fund, including any taxes or tax detriments that may be imposed upon Defendants or Defense Counsel with respect to any income earned by the Qualified Settlement Fund for any period during which the Qualified Settlement Fund does not qualify as a “qualified settlement fund” within the meaning of Section 468B of the Code and Treas. Reg. § 1.468B-1; and (b) all tax expenses and costs incurred in connection with the operation

and implementation of this Article 5 (including, without limitation, expenses of tax attorneys and/or accountants and mailing and distribution costs and expenses relating to filing (or failing to file) the returns described in this Article 5). Such taxes and tax expenses shall be Administrative Expenses and shall be paid timely by the Settlement Administrator out of the Gross Settlement Amount without prior order from the Court. The Settlement Administrator shall ensure compliance with withholding and reporting requirements in accordance with Treas. Reg. § 1.468B-2(l) and shall be obligated (notwithstanding anything herein to the contrary) to withhold from distribution to any Class Member any funds necessary to pay such amounts, including the establishment of adequate reserves for any taxes and tax expenses; neither the Released Parties, Defense Counsel, nor Class Counsel are responsible nor shall they have any liability therefor. The Settling Parties agree to cooperate with the Settlement Administrator, Escrow Agent, each other, and their tax attorneys and accountants to the extent reasonably necessary to carry out the provisions of this Article 5.

5.4. Within twenty-one (21) calendar days after the later of (a) the date the Preliminary Approval Order is entered, or (b) the date the Qualified Settlement Fund is established and the Settlement Administrator (or Class Counsel) has furnished to Defendants and/or Defense Counsel in writing the Qualified Settlement Fund name, IRS W-9 Form, and all necessary payment instructions, then the Transferor shall deposit fifty thousand dollars (\$50,000.00) into the Qualified Settlement Fund as the first installment of the Gross Settlement Amount.

5.5. Within thirty (30) calendar days after the Settlement Effective Date, the Transferor shall deposit the remainder of the Gross Settlement Amount, which is one hundred-seventy-five thousand dollars (\$175,000.00), into the Qualified Settlement Fund.

5.6. The Settlement Administrator shall, at the written direction of Class Counsel, cause the Escrow Agent to invest the Qualified Settlement Fund in short-term United States Agency or Treasury Securities or other instruments backed by the Full Faith and Credit of the United States Government or an agency thereof, or fully insured by the United States Government or an agency thereof, and shall cause the Escrow Agent to reinvest the proceeds of these investments as they mature in similar instruments at their then-current market rates.

5.7. The Settlement Administrator shall not disburse the Gross Settlement Amount or any portion thereof from the Qualified Settlement Fund except as provided in this Settlement Agreement, in an order of the Court, or in a subsequent written stipulation between Class Counsel and Defense Counsel. Subject to the orders of the Court, the Settlement Administrator is authorized to execute such transactions as are consistent with the terms of this Settlement Agreement.

5.8. The Settlement Administrator shall be responsible for making provision for the payment from the Qualified Settlement Fund of all taxes and tax expenses, if any, owed with respect to the Qualified Settlement Fund, and for all tax reporting, remittance, and/or withholding obligations, if any, for amounts distributed from it. The Released Parties, Defense Counsel, and Class Counsel have no responsibility or any liability for any taxes or

tax expenses owed by, or any tax reporting or withholding obligations, if any, of the Qualified Settlement Fund.

5.9. No later than February 15 of the year following the calendar year in which the Transferor makes any transfer of the Gross Settlement Amount, or any other amount, to the Qualified Settlement Fund on behalf of the Transferor pursuant to the terms of this Article 5, the Transferor shall timely furnish a statement to the Settlement Administrator that complies with Treas. Reg. § 1.468B-3(e)(2), which may be a combined statement under Treas. Reg. § 1.468B-3(e)(2)(ii), and shall attach a copy of the statement to its federal income tax return filed for the taxable year in which the Transferor makes a transfer on its behalf to the Qualified Settlement Fund.

ARTICLE 6 - PAYMENTS FROM THE QUALIFIED SETTLEMENT FUND

6.1. Disbursements from Qualified Settlement Fund before Settlement Effective Date. Class Counsel, subject to the approval of Defendants, which approval shall not be unreasonably withheld, shall direct the Escrow Agent to disburse money from the Qualified Settlement Fund as follows:

6.1.1. For costs and expenses of the Settlement Notice. After entry of the Preliminary Approval Order, the Escrow Agent shall be directed in writing to disburse from the Qualified Settlement Fund an amount sufficient for the payment of costs of the Settlement Notice. The Settlement Administrator shall enter into a confidentiality agreement and information security agreement to adequately protect information provided to the Settlement Administrator relating to the Settlement. Any costs, expenses, or fees incurred in connection with the administration of this Settlement shall be paid out of the Qualified Settlement Fund. Neither Defendants nor Defense Counsel nor Class Counsel are responsible for the Settlement Administrator's work, nor may they be held liable for any act or omission by the Settlement Administrator. On a monthly basis, the Settlement Administrator shall provide Class Counsel and Defense Counsel with invoices detailing the Settlement Notice costs and expenses incurred that month.

6.1.2. For taxes and expenses of the Qualified Settlement Fund as provided in Section 5.3.

6.1.3. For fees and expenses of the Independent Fiduciary up to a cap of \$15,000.00. The Escrow Agent shall be directed to disburse money from the Qualified Settlement Fund to pay the reasonable fees and expenses of the Independent Fiduciary (which shall include any attorneys' fees of the Independent Fiduciary, subject to the cap of \$15,000.00) retained pursuant to Section 3.1. To the extent Defendants pay any costs, fees or expenses to the Independent Fiduciary before proceeds from the Qualified Settlement Fund are available for distribution, the Escrow Agent shall be directed to reimburse Defendants for such amounts.

6.1.4. For costs and expenses of the Settlement Administrator in implementing the Plan of Allocation, issuing the CAFA Notices, and otherwise administering the Settlement.

6.2. Following the payment of the second installment of the Gross Settlement Fund as set forth in Section 5.5, Class Counsel shall direct the Escrow Agent to disburse money as follows:

6.2.1. For Attorneys' Fees and Costs, as approved by the Court notwithstanding the existence of any appeal therefrom, and no later than fifteen (15) business days following the Settlement Effective Date. The Court's failure to approve in part any application for Attorneys' Fees and Costs sought by Class Counsel shall not prevent the Settlement Agreement from becoming effective, nor shall it be grounds for termination of the Settlement. In the event that the Settlement Agreement does not become effective, or the judgment or the order making the fee and cost award is reversed or modified, or the Settlement Agreement is canceled or terminated for any other reason, and such reversal, modification, cancellation or termination becomes final and not subject to review, and in the event that the fee and cost award has been paid to any extent, then Class Counsel with respect to the entire fee and cost award shall within thirty (30) business days from receiving notice from the Defendants' counsel or from a court of appropriate jurisdiction, refund to the Qualified Settlement Fund such fees and expenses previously paid to it from the Qualified Settlement Fund plus interest thereon at the same rate as earned on the Qualified Settlement Fund in an amount consistent with such reversal or modification. Class Counsel, as a condition of receiving such fees and costs, on behalf of itself and each partner and/or shareholder of it, agrees that the law firm and its partners and/or shareholders are subject to the jurisdiction of the Court for the purpose of enforcing the provisions of this Section. Unless otherwise expressly provided for in the Settlement Agreement, no part of the Qualified Settlement Fund may be used to reimburse any Settlement-related costs incurred by Defendants.

6.2.2. For the Class Representatives' Service Awards, as approved by the Court, and no later than fifteen (15) business days following the Settlement Effective Date.

6.2.3. For costs and expenses of the Settlement Administrator in implementing the Plan of Allocation and otherwise administering the Settlement that were not previously paid, and for all other Administrative Expenses not previously paid.

6.2.4. Pending final distribution of the Net Settlement Amount in accordance with the Plan of Allocation, the Escrow Agent will maintain the Qualified Settlement Fund.

6.3. Implementation of the Plan of Allocation. Class Counsel shall propose to the Court a Plan of Allocation, in substantial conformity to the one attached hereto as Exhibit C, which shall provide for the calculation, allocation, and distribution of the Net Settlement Amount. The Settlement Administrator shall be exclusively responsible and liable for

calculating the amounts payable to the Class Members pursuant to the Plan of Allocation. After the Settlement Effective Date, and after the amounts payable pursuant to Sections 6.1 and 6.2 have been disbursed, or, in the case of future estimated expenses set aside and withheld, Class Counsel shall direct the Escrow Agent to disburse the Net Settlement Amount as provided by this Settlement Agreement and the Plan of Allocation. The Settlement Administrator shall be responsible for distributing the Net Settlement Amount allocated to Class Members as provided by the Plan of Allocation, as well as complying with all tax laws, rules, and regulations and withholding obligations with respect to Class Members. Checks to Class Members shall become void 180 days after issuance. Defendants shall have no liability related to the structure or taxability of such payments. The Settlement Administrator shall promptly notify Class Counsel as to the date(s) and amounts(s) of said allocation(s) made to Class Members. Nothing herein shall constitute approval or disapproval of the Plan of Allocation by Defendants, and Defendants shall have no responsibility or liability for the Plan of Allocation and shall take no position for or against the Plan of Allocation.

6.4. Class Members who are entitled to a distribution of less than \$25.00 will not receive a distribution under the Plan of Allocation. Class Members' awards for less than \$25.00 will be reallocated on a pro rata basis until the lowest participating Class Member award is \$25.00.

6.5. The Net Settlement Amount distributed pursuant to the Plan of Allocation shall constitute "restorative payments" within the meaning of Revenue Ruling 2002-45 for all purposes.

6.6. Final List of Class Members. Before the disbursement of the Net Settlement Amount, the Settlement Administrator shall provide to Defense Counsel and Class Counsel a final list of Class Members, in electronic format, to whom the Net Settlement Amount will be distributed in accordance with the Plan of Allocation. Such list shall be final, and only persons on the list or their Beneficiaries or Alternate Payees shall be eligible to receive any recovery from the Settlement.

6.7. After the distribution of the Net Settlement Amount and allocation of the Net Settlement Amount pursuant to the Plan of Allocation, amounts allocable to Class Members who cannot be located or otherwise cannot receive their Settlement payment shall revert to the Qualified Settlement Fund. Any Net Settlement Amount remaining in the Qualified Settlement Fund after distributions, including costs, taxes and interest-earned on the Qualified Settlement Fund, shall be paid to the Plans on a pro rata basis according to the number of participants in each of the Plans for the purpose of defraying administrative fees and expenses of the Plans that would otherwise be charged to the Plans' participants.

ARTICLE 7 - ATTORNEYS' FEES AND COSTS AND CLASS REPRESENTATIVES' SERVICE AWARDS

7.1. Class Counsel intends to seek to recover their attorneys' fees not to exceed one-third (33 1/3%) of the Gross Settlement Amount (a maximum amount of \$75,000.00), and litigation costs and expenses advanced and carried by Class Counsel, not to exceed

\$10,000.00, which shall be recovered from the Gross Settlement Amount. Class Counsel also intends to seek Class Representatives' Service Awards, in an amount not to exceed \$2,500.00 for each award, which shall be recovered from the Gross Settlement Amount.

7.2. Class Counsel will file a motion for an award of Attorneys' Fees and Costs no later than 35 calendar days before the date of the Fairness Hearing specified in the Preliminary Approval Order, which may be supplemented thereafter. Class Counsel will provide a draft to Defense Counsel three business days in advance of the filing deadline.

ARTICLE 8 - RELEASE AND COVENANT NOT TO SUE

8.1. As of the Settlement Effective Date, the Plans (subject to Independent Fiduciary approval as required by Section 3.1) and the Class Members (and their respective heirs, beneficiaries, executors, administrators, estates, fiduciaries, past and present partners, officers, directors, agents, attorneys, predecessors, successors, and assigns), on their own behalf and on behalf of the Plans, shall fully, finally, and forever settle, release, relinquish, waive, and discharge all Released Parties from the Released Claims, whether or not such Class Members have received or will receive a monetary benefit from the Settlement, whether or not such Class Members have actually received the Settlement Notice, or read the Settlement Notice, whether or not such Class Members have filed an objection to the Settlement or to any application by Class Counsel for an award of Attorneys' Fees and Costs, and whether or not the objections or claims for distribution of such Class Members have been approved or allowed.

8.2. As of the Settlement Effective Date, the Class Representatives, the Class Members, and the Plans (subject to Independent Fiduciary approval as required by Section 3.1) expressly agree that they, acting individually or together, or in combination with others, shall not sue or seek to institute, maintain, prosecute, argue, or assert in any action or proceeding (including but not limited to an IRS determination letter proceeding, a Department of Labor proceeding, an arbitration or a proceeding before any state insurance or other department or commission), any cause of action, demand, or claim adverse to the Released Parties on the basis of, connected with, or arising out of any of the Released Claims. Nothing herein shall preclude any Class Member from cooperating with or participating in any investigation, inquiry or proceeding conducted by any federal, state, or local governmental entity or subdivision.

8.3. Class Counsel, the Class Representatives, Class Members, or the Plans may hereafter discover facts in addition to or different from those that they know or believe to be true with respect to the Released Claims. Such facts, if known by them, might have affected the decision to settle with the Defendants or the Released Parties, or the decision to release, relinquish, waive, and discharge the Released Claims, or the decision of a Class Member not to object to the Settlement. Notwithstanding the foregoing, each Class Member and the Plans shall expressly, as of the Settlement Effective Date, be deemed to have, and, by operation of the Final Approval Order, shall have fully, finally, and forever settled, released, relinquished, waived, and discharged any and all Released Claims. The Class Representatives, Class Members and the Plans acknowledge and shall be deemed by operation of the Final Approval

Order to have acknowledged that the foregoing waiver was bargained for separately and is a key element of the Settlement embodied in this Settlement Agreement of which this release is a part.

8.4. As of the Settlement Effective Date, the Class Representatives, all Class Members, and the Plans shall be conclusively deemed to, and by operation of the Final Approval Order shall, settle, release, relinquish, waive, and discharge any and all rights or benefits they may now have, or in the future may have, under any law relating to the releases of unknown claims pertaining specifically to Section 1542 of the California Civil Code, which provides:

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

Also, the Class Representatives and Class Members shall, as of the Settlement Effective Date, waive any and all provisions, rights and benefits conferred by any law or of any State or territory within the United States or any foreign country, or any principle of common law, which is similar, comparable or equivalent in substance to Section 1542 of the California Civil Code.

8.5. Dismissal With Prejudice. The Class Action and all Released Claims shall be dismissed with prejudice.

8.6. No Impact on Prior Releases. The Released Claims in the Class Action shall not invalidate or impair any prior release of claims by any Class Members against any of the Released Parties.

ARTICLE 9 - COVENANTS

The Settling Parties covenant and agree as follows:

9.1. Cooperation. Defendants shall cooperate with Class Counsel by using reasonable efforts to provide, to the extent reasonably accessible, information to identify Class Members and to implement the Plan of Allocation.

9.1.1. Defendants or Defense Counsel shall work with the Recordkeeper to provide to the Settlement Administrator and/or Class Counsel within five (5) business days of entry of the Preliminary Approval Order: (1) the names and last known addresses of members of the Settlement Class, as compiled from reasonably accessible electronic records maintained by the Recordkeeper and (2) the social security numbers of Class Members in order for the Settlement Administrator to perform a National Change of Address search to update out-of-date addresses;

9.1.2. Defendants or Defense Counsel shall work with the Recordkeeper to provide to the Settlement Administrator and/or Class Counsel at least thirty (30)

business days before the Final Fairness Hearing Plans' participant data necessary to perform calculations pursuant to the Plan of Allocation.

9.1.3. With respect to the Plan of Allocation data provided in Sections 9.1.1 and 9.1.2, the Plans' Recordkeeper shall take commercially reasonable steps to ensure the data provided is complete as it exists in the Recordkeeper's systems. Class Representatives, Class Counsel, Defendants, and Defense Counsel will not be responsible or liable in any way for ensuring the completeness or accuracy of the information provided by the Recordkeeper pursuant to this paragraph.

9.1.4. The Settlement Administrator shall use the information provided by Defendants, Defense Counsel, and/or the Recordkeeper pursuant to Sections 9.1.1 and 9.1.2 to compile a preliminary list of Class Members for purposes of sending the Settlement Notice and calculating payments pursuant to the Plan of Allocation.

9.1.5. Class Counsel and their agents will use any information provided by Defendants, Defense Counsel, and/or the Recordkeeper pursuant to Section 9.1 solely for the purpose of providing notice and administering this Settlement and for no other purpose, and will take all reasonable and necessary steps as required by law to maintain the security and confidentiality of this information.

9.2. The Settling Parties shall reasonably cooperate with each other to effectuate this Settlement, including with respect to the Plan of Allocation, and shall not do anything or take any position inconsistent with obtaining a prompt Final Order approving the Settlement unless expressly permitted by the Settlement Agreement. The Settling Parties shall suspend any and all efforts to prosecute and to defend the Class Action pending entry of the Final Order or, if earlier, termination of the Settlement Agreement.

ARTICLE 10 - REPRESENTATIONS AND WARRANTIES

10.1. Settling Parties' Representations and Warranties. The Settling Parties, and each of them, represent and warrant as follows, and each Settling Party acknowledges that each other Settling Party is relying on these representations and warranties in entering into this Settlement Agreement:

10.1.1. That they have diligently prepared the case pursuant to the Court's orders; that they are voluntarily entering into this Settlement Agreement as a result of arm's length negotiations under the auspices of the Mediator; that in executing this Settlement Agreement they are relying solely upon their own judgment, belief and knowledge, and the advice and recommendations of their own independently selected counsel, concerning the nature, extent, and duration of their rights and claims hereunder and regarding all matters which relate in any way to the subject matter of this Settlement Agreement; and that except as provided in this Settlement Agreement, they have not been influenced to any extent whatsoever in executing this Settlement Agreement by any representations, statements, or omissions pertaining to any of the foregoing matters by any Party or by any Person

representing any Settling Party to this Settlement Agreement. Each Settling Party assumes the risk of mistake as to facts or law. Each Settling Party further recognizes that additional evidence may have come to light, but that they nevertheless desire to avoid the expense and uncertainty of litigation by entering into the Settlement.

10.1.2. That they have carefully read the contents of this Settlement Agreement, and this Settlement Agreement is signed freely by each Person executing this Settlement Agreement on behalf of the Settling Parties. Each of the Settling Parties further represents and warrants to each other that he, she, they, or it has made such investigation of the facts pertaining to the Settlement, this Settlement Agreement, and all of the matters pertaining to the Settlement Agreement as he, she, they, or it deems necessary.

10.2. Signatories' Representations and Warranties. Each Person executing this Settlement Agreement on behalf of any other Person does hereby personally represent and warrant to the other Settling Parties that he or she has the authority to execute this Settlement Agreement on behalf of, and fully bind, each principal whom such individual represents or purports to represent.

ARTICLE 11 - NO ADMISSION OF LIABILITY

11.1. The Class Representatives, Class Counsel, and Class Members agree that this Settlement Agreement, whether or not consummated, and any related negotiations or proceedings, are not, and shall not be construed as, deemed to be, or offered or received as evidence of an admission by or on the part of Defendants or Released Parties of any wrongdoing, fault, or liability whatsoever by any of Defendants or Released Parties, or give rise to any inference of any wrongdoing, fault, or liability or admission of any wrongdoing, fault, or liability in the Action or any other proceeding, and Defendants and Released Parties admit no wrongdoing or liability with respect to any of the allegations or claims in the Action. The Class Representatives, Class Counsel, and the Class Members agree that this Settlement Agreement, whether or not consummated, and any related negotiations or proceedings, shall not constitute admissions of any liability of any kind, whether legal or factual.

11.2. The Class Representatives, while believing that the claims brought in the Class Action have merit, have concluded that the terms of this Settlement Agreement are fair, reasonable, and adequate to the Plans, themselves, and members of the Settlement Class given, among other things, the inherent risks, difficulties, and delays in complex ERISA litigation such as the Class Action. Neither the fact nor the terms of this Settlement Agreement shall be used or offered or received in evidence in any action or proceeding for any purpose, except in an action or proceeding to enforce this Settlement Agreement or arising out of or relating to the Final Order.

ARTICLE 12 - CONDITIONS TO FINALITY OF SETTLEMENT

This Settlement shall be contingent upon each of the following conditions in this Article 12 being satisfied. The Settling Parties agree that if any of these conditions is not satisfied, then

this Settlement Agreement is terminated (subject to Defendants' right to waive the condition set forth in Section 12.4) and the Class Action will, for all purposes with respect to the Settling Parties, revert to its status as of the Settlement Agreement Execution Date. In such event, Defendants will not be deemed to have consented to the class certification order referenced in Section 12.1, the agreements and stipulations in this Settlement Agreement concerning the class definition or class certification shall not be used as evidence or argument to support a motion for class certification, and Defendants will retain all rights with respect to challenging class certification.

12.1. Court Approval and Class Certification for Settlement Purposes. The Court shall have certified the Settlement Class for settlement purposes only (and Defendants will not object to this certification for settlement purposes only), the Settlement shall have been approved by the Court, the Court shall have entered the Final Approval Order substantially in the form attached as Exhibit B hereto, and the Settlement Effective Date shall have occurred.

12.2. Finality of Settlement. The Settlement shall have become Final.

12.3. Resolution of CAFA Objections (If Any). In the event that any of the government officials who received a CAFA Notice object to and request modification(s) to the Settlement, Class Representatives and Class Counsel agree to cooperate and work with Defendants and Defense Counsel to overcome such objection(s) and requested modification(s). In the event such objection(s) or requested modification(s) are not overcome, the Parties shall have the right to terminate the Settlement Agreement pursuant to Article 13.

12.4. Settlement Authorized by Independent Fiduciary. At least thirty-five (35) calendar days before the Fairness Hearing, the Independent Fiduciary shall have approved and authorized in writing the Settlement and given a release to all of the Released Parties in its capacity as fiduciary of the Plans for and on behalf of the Plans in accordance with PTE 2003-39. If the Independent Fiduciary disapproves or otherwise does not authorize the Settlement or refuses to execute the release on behalf of the Plans, then the Settling Parties may mutually agree to modify the terms of this Settlement Agreement as necessary to facilitate an approval by the Independent Fiduciary and/or the Independent Fiduciary's release on behalf of the Plans. Otherwise, Defendants shall have the option to waive this condition, in which case such option is to be exercised in writing within ten (10) business days after the Settling Parties' receipt of the Independent Fiduciary's written determination, unless otherwise agreed by the Settling Parties.

ARTICLE 13 - TERMINATION, CONDITIONS OF SETTLEMENT, AND EFFECT OF DISAPPROVAL, CANCELLATION, OR TERMINATION

13.1. The Settlement Agreement shall automatically terminate, and thereby become null and void with no further force or effect if:

13.1.1. Under Section 3.1, (a) either the Independent Fiduciary does not approve the Settlement Agreement or disapproves the Settlement Agreement for any reason

whatsoever, or Defendants reasonably conclude that the Independent Fiduciary's approval does not include the determinations required by the PTE 2003-39; and (b) the Settling Parties do not mutually agree to modify the terms of this Settlement Agreement to facilitate an approval by the Independent Fiduciary or the Independent Fiduciary's determinations required by PTE 2003-39; and (c) Defendants do not exercise their option to waive this condition as provided in Section 12.4;

13.1.2. The Preliminary Approval Order or the Final Order is not entered by the Court in substantially the form submitted by the Settling Parties or in a form which is otherwise agreed to by the Settling Parties;

13.1.3. The Settlement Class is not certified as defined in this Settlement Agreement or in a form which is otherwise agreed to by the Settling Parties;

13.1.4. This Settlement Agreement is disapproved by the Court or fails to become effective for any reason whatsoever and the Settling Parties do not mutually agree to modify the Settlement Agreement in order to obtain the Court's approval or otherwise effectuate the Settlement; or

13.1.5. The Preliminary Approval Order or Final Approval Order is finally reversed on appeal, or is modified on appeal, and the Settling Parties do not mutually agree to any such modifications.

13.2. If the Settlement Agreement is terminated, deemed null and void, or has no further force or effect, the Class Action and the Released Claims asserted by the Class Representatives shall for all purposes with respect to the Settling Parties revert to their status as though the Settling Parties never executed the Settlement Agreement. All funds deposited in the Qualified Settlement Fund, and any interest earned thereon, shall be returned to Defendants within thirty (30) calendar days after the Settlement Agreement is finally terminated or deemed null and void.

13.3. It shall not be deemed a failure to approve the Settlement Agreement if the Court denies, in whole or in part, Class Counsel's request for Attorneys' Fees and Costs and/or Class Representatives' Service Awards and/or modifies any of the proposed orders relating to Attorneys' Fees and Costs and/or the Class Representatives' Service Awards.

ARTICLE 14 - CONFIDENTIALITY OF THE SETTLEMENT NEGOTIATIONS AND PERMITTED SETTLEMENT-RELATED COMMUNICATIONS

14.1. Except as set forth explicitly below, the Settling Parties, Class Counsel, and Defense Counsel agree to keep confidential all positions, assertions, and offers made during settlement negotiations relating to the Class Action and the Settlement Agreement, except that they may discuss the negotiations with the Class Members, the Independent Fiduciary, and the Settling Parties' auditors, tax, legal, and regulatory advisors, provided in each case that they (a) secure written agreements with such persons or entities that such information

shall not be further disclosed to the extent such persons are not already bound by confidentiality obligations at least as restrictive as those in this Article 14 and which would otherwise cover the Settlement Agreement; and (b) comply with this Article 14 in all other respects.

14.2. Defendants, Class Representatives, Class Counsel, and Defense Counsel agree that they will not at any time make (or encourage or induce others to make) any public statement regarding the Class Action or the Settlement that disparages any Released Party, Class Member, or Class Counsel; provided, however, that this prohibition does not preclude Class Counsel from restating the allegations made in the Complaint for purposes of the motion for preliminary approval of the Settlement, motion for final approval of the Settlement, or the request for Attorneys' Fees and Costs and Class Representatives' Service Awards. This prohibition does not prohibit any Settling Party from making any statements pursuant to a valid legal process, a request by a regulatory agency, or as required by law.

14.3. Defendants, Class Representatives, Class Counsel, and Defense Counsel agree that they will not issue any press release regarding the Settlement, advertise the Settlement, or communicate with any media sources regarding the Settlement.

14.4. Defendants, Class Representatives, Class Counsel, and Defense Counsel agree that they will not publicly disclose the terms of the Settlement until after the motion for preliminary approval of the Settlement has been filed with the Court, other than as necessary to administer the Settlement, or unless such disclosure is pursuant to a valid legal process, a request by a regulatory agency, or as otherwise required by law, government regulations including corporate reporting obligations, or order of the Court.

ARTICLE 15 - GENERAL PROVISIONS

15.1. The Settling Parties agree to cooperate fully with each other in seeking Court approval of the Preliminary Approval Order and the Final Approval Order, and to undertake all tasks as may reasonably be required to effectuate preliminary and final approval and the implementation of this Settlement Agreement according to its terms. The Settling Parties agree to provide each other with copies of any filings necessary to effectuate this Settlement reasonably in advance of filing.

15.2. This Settlement Agreement, whether or not consummated, and any negotiations or proceedings pertaining to the Settlement are not, and shall not be construed as, deemed to be, or offered or received as evidence of an admission by or on the part of any Released Party of any wrongdoing, fault, or liability whatsoever by any Released Party, or give rise to any inference of any wrongdoing, fault, or liability or admission of any wrongdoing, fault, or liability in the Class Action or any other proceeding.

15.3. Defendants deny all allegations of wrongdoing. Defendants believe that the Plans have been managed, operated, and administered at all relevant times reasonably and prudently, in the best interest of the Plans' participants, and in accordance with ERISA, including the fiduciary duty and prohibited transaction provisions of ERISA.

15.4. Neither the Settling Parties, Class Counsel, the Released Parties, nor Defense Counsel shall have any responsibility for or liability whatsoever with respect to (a) any act, omission, or determination of the Settlement Administrator, or any of their respective designees or agents, in connection with the administration of the Gross Settlement Amount or otherwise; (b) the determination of the Independent Fiduciary; (c) the management, investment, or distribution of the Qualified Settlement Fund; (d) the Plan of Allocation as approved by the Court; (e) the determination, administration, calculation, or payment of any claims asserted against the Qualified Settlement Fund; (f) any losses suffered by, or fluctuations in the value of, the Qualified Settlement Fund; or (g) the payment or withholding of any taxes, expenses, and/or costs incurred in connection with the taxation of the Qualified Settlement Fund or tax reporting, or the filing of any returns. Further, neither Defendants nor Defense Counsel shall have any responsibility for, or liability whatsoever with respect to, any act, omission, or determination of Class Counsel in connection with the administration of the Gross Settlement Amount or otherwise.

15.5. The Released Parties shall not have any responsibility for or liability whatsoever with respect to the Plan of Allocation, including, but not limited to, the determination of the Plan of Allocation or the reasonableness of the Plan of Allocation.

15.6. The Settling Parties acknowledge that any payments to Class Members or their attorneys may be subject to applicable tax laws. Defendants, the Released Parties, Defense Counsel, Class Counsel, and Class Representatives will provide no tax advice to the Class Members and make no representation regarding the tax consequences of any of the settlement payments described in the Settlement Agreement. To the extent that any portion of any Settlement payment is subject to income or other tax, the recipient of the payment shall be responsible for payment of such tax. Deductions will be made, and reporting will be performed by the Settlement Administrator, as required by law in respect of all payments made under the Settlement Agreement. Payments from the Qualified Settlement Fund shall not be treated as wages by the Settling Parties.

15.7. Each Class Member who receives a payment under this Settlement Agreement shall be fully and ultimately responsible for payment of any and all federal, state, or local taxes resulting from or attributable to the payment received by such person. Each such Class Member shall hold the Released Parties, Defense Counsel, Class Counsel, and the Settlement Administrator harmless from any tax liability, including penalties and interest, related in any way to payments under the Settlement Agreement, and shall hold the Released Parties, Defense Counsel, Class Counsel, and the Settlement Administrator harmless from the costs (including, for example, attorneys' fees and disbursements) of any proceedings (including, for example, investigation and suit), related to such tax liability.

15.8. Only Class Counsel shall have standing to seek enforcement of this Settlement Agreement on behalf of Class Members. Any individual concerned about Defendants' compliance with this Settlement Agreement may notify Class Counsel and direct any requests for enforcement to them. Class Counsel shall have the full and sole discretion to take whatever action they deem appropriate, or to refrain from taking any action, in response to such request. Any action by Class Counsel to monitor or enforce the Settlement

Agreement shall be done without additional fee or reimbursement of expenses beyond the Attorneys' Fees and Costs determined by the Court.

15.9. This Settlement Agreement shall be interpreted, construed, and enforced in accordance with applicable federal law and, to the extent that federal law does not govern, New York law.

15.10. The Settling Parties agree that the Court has personal jurisdiction over the Settlement Class and Defendants and shall maintain personal and subject-matter jurisdiction for purposes of resolving any disputes between the Settling Parties concerning compliance with this Settlement Agreement. Any motion or action to enforce this Settlement Agreement—including by way of injunction—may be filed in the United States District Court for the Northern District of New York, or asserted by way of an affirmative defense or counterclaim in response to any action asserting a violation of the Settlement Agreement.

15.11. Each party to this Settlement Agreement hereby acknowledges that he, she, they, or it has consulted with and obtained the advice of counsel prior to executing this Settlement Agreement and that this Settlement Agreement has been explained to that party by his, her, their, or its counsel.

15.12. Before entry of the Preliminary Approval Order and approval of the Independent Fiduciary, this Settlement Agreement may be modified or amended only by written agreement signed by or on behalf of all Settling Parties. Following approval by the Independent Fiduciary, this Settlement Agreement may be modified or amended only if such modification or amendment is set forth in a written agreement signed by or on behalf of all Settling Parties and only if the Independent Fiduciary approves such modification or amendment in writing. Following entry of the Preliminary Approval Order, this Settlement Agreement may be modified or amended only by written agreement signed on behalf of all Settling Parties, and only if the modification or amendment is approved by the Independent Fiduciary in writing and approved by the Court.

15.13. The provisions of this Settlement Agreement may be waived only by an instrument in writing executed by the waiving party and specifically waiving such provisions. The waiver of any breach of this Settlement Agreement by any party shall not be deemed to be or construed as a waiver of any other breach or waiver by any other party, whether prior, subsequent, or contemporaneous, of this Settlement Agreement.

15.14. Each of the Settling Parties agrees, without further consideration, and as part of finalizing the Settlement hereunder, that it will in good faith execute and deliver such other documents and take such other actions as may be necessary to consummate and effectuate the subject matter of this Settlement Agreement.

15.15. All of the exhibits attached to this Settlement Agreement are incorporated by reference as though fully set forth in this Settlement Agreement. The exhibits are: Exhibit A – Form of CAFA Notice; Exhibit B – Final Approval Order; Exhibit C – Plan of Allocation;

Exhibit D – Preliminary Approval Order; Exhibit E – Longform Notice of Class Action Settlement and Fairness Hearing; Exhibit F – Short Form Notice.

15.16. No provision of the Settlement Agreement or of the exhibits attached to the Settlement Agreement shall be construed against or interpreted to the disadvantage of any party to the Settlement Agreement because that party is deemed to have prepared, structured, drafted, or requested the provision.

15.17. Principles of Interpretation. The following principles of interpretation apply to this Settlement Agreement:

15.17.1. Headings. Any headings included in this Settlement Agreement are for convenience only and do not in any way limit, alter, or affect the matters contained in this Settlement Agreement or the Articles or Sections they caption.

15.17.2. Singular and Plural. Definitions apply to the singular and plural forms of each term defined.

15.17.3. Gender. Definitions apply to the masculine, feminine, non-binary, and neuter genders of each term defined.

15.17.4. References to a Person. References to a Person are also to the Person's permitted successors and assigns, except as otherwise provided herein.

15.17.5. Terms of Inclusion. Whenever the words "include," "includes," or "including" are used in this Settlement Agreement, they shall not be limiting but rather shall be deemed to be followed by the words "without limitation."

15.18. Survival. All of the covenants, representations, and warranties, express or implied, oral or written, concerning the subject matter of this Settlement Agreement are contained in this Settlement Agreement. No Settling Party is relying on any oral representations or oral agreements. All such covenants, representations, and warranties set forth in this Settlement Agreement shall be deemed continuing and shall survive the Settlement Effective Date.

15.19. Notices. Any notice, demand, or other communication under this Settlement Agreement (other than the Settlement Notice, or other notices given at the direction of the Court) shall be in writing and shall be deemed duly given upon receipt if it is addressed to each of the intended recipients as set forth below and personally delivered, sent by registered or certified mail postage prepaid, or delivered by reputable express overnight courier or via e-mail:

IF TO CLASS REPRESENTATIVES:

Paul Sharman
THE SHARMAN LAW FIRM LLC
11175 Cicero Drive, Suite 100

Alpharetta, Georgia 30022
Phone: (678) 242-5297
Facsimile: (678) 802-2129
Email: paul@sharman-law.com

IF TO DEFENDANTS:

Erika N.D. Stanat
HARTER SECREST & EMERY LLP
1600 Bausch and Lomb Place
Rochester, NY 14604-2711
Phone: (585) 232-6500
Email: estanat@hselaw.com

Any Settling Party may change the address at which it is to receive notice by written notice delivered to the other Settling Parties in the manner described above.

15.20. Entire Agreement. This Settlement Agreement and the exhibits attached to the Settlement Agreement constitute the entire agreement among the Settling Parties and no representations, warranties, or inducements have been made to any party concerning the Settlement other than those contained in this Settlement Agreement and the exhibits to the Settlement Agreement. It specifically supersedes any settlement terms or settlement agreements relating to the Defendants that were previously agreed upon orally or in writing by any of the Settling Parties.

15.21. Counterparts. The Settlement Agreement may be executed by exchange of executed signature pages, and any signature transmitted by facsimile or e-mail attachment of scanned signature pages for the purpose of executing this Settlement Agreement shall be deemed an original signature for purposes of this Settlement Agreement. The Settlement Agreement may be executed in any number of counterparts, and each of such counterparts shall for all purposes be deemed an original, and all such counterparts shall together constitute the same instrument.

15.22. Binding Effect. This Settlement Agreement binds and inures to the benefit of the Settling Parties hereto, their assigns, heirs, administrators, executors, and successors.

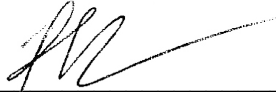
15.23. Destruction/Return of Confidential Information. Within thirty (30) days after the Final Approval Order, Class Representatives and Class Counsel shall make reasonable efforts to either return or destroy all documents or other materials produced as or designated as Confidential. All originals, copies, and summaries of documents, presentations, and data provided to Class Counsel by Defendants in connection with the mediation or other settlement negotiations in this matter, including e-mail attachments containing such materials, may be used only with respect to this Settlement and no other purpose, and may not be used in any way that violates any existing contractual agreement, statute, or rule. Further, the Settling Parties agree that the preliminary and final lists of Class Members are

confidential and may be used only with respect to this Settlement, and no other purpose. Further, the Settling Parties shall have the right to continue to designate documents provided to any party in connection with this Settlement Agreement as confidential pursuant to this Section.

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Date: July 20, 2026

On Behalf of Plaintiffs, Individually and as
Representatives of the Settlement Class:



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Counsel for Plaintiffs

Date: July 20, 2026

On Behalf of Defendants



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