

NOTICE OF PROPOSED CLASS ACTION SETTLEMENT

Byrd v. True World Holdings, LLC

Case No. 2:24-cv-10927

United States District Court for the District of New Jersey

**IF YOUR PRIVATE INFORMATION WAS COMPROMISED IN THE AUGUST 2024
TRUE WORLD HOLDINGS DATA INCIDENT, A PROPOSED CLASS ACTION
SETTLEMENT MAY AFFECT YOUR RIGHTS, AND ENTITLE YOU TO SETTLEMENT
BENEFITS.**

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

You are not being sued.

Please read this Notice carefully and completely.

- A Settlement has been reached with True World Holdings, LLC (“True World” or “Defendant”) in a class action lawsuit. This case is about the cyberattack discovered by True World in August 2024 (the “Data Incident”). Certain files that contained private information were potentially accessed. These files may have contained personal information such as names, Social Security numbers, and dates of birth.
- The lawsuit is called *Byrd v. True World Holdings, LLC*, Case No. 2:24-cv-10927. It is pending in the United States District Court for the District of New Jersey (the “Litigation”).
- True World denies that it did anything wrong, and the Court has not decided who is right.
- The parties have agreed to settle the lawsuit (the “Settlement”) to avoid the costs and risks, disruptions, and uncertainties of continuing the Litigation.
- True World's records indicate that you may be a Class Member, and may be entitled to benefits under the Settlement. You may have received a previous notice directly from True World.
- Your rights are affected whether you act or don't act. ***Please read this Notice carefully and completely.***

SUMMARY OF YOUR LEGAL RIGHTS AND OPTIONS IN THIS SETTLEMENT		DEADLINE
SUBMIT A CLAIM	The only way to receive benefits from this Settlement is by submitting a valid and timely Claim Form. The fastest way to submit your Claim Form is online at www.TrueWorldDataSettlement.com. If you prefer, you can download the Claim Form from the Settlement Website and mail it to the Settlement Administrator. You may also call or email the Settlement Administrator to receive a paper copy of the Claim Form.	September 8, 2026
OPT OUT OF THE SETTLEMENT	You can choose to opt out of the Settlement and receive no payment. This option allows you to sue, continue to sue, or be part of another lawsuit against the Defendant related to the legal claims resolved by this Settlement. You can hire your own lawyer at your own expense.	August 10, 2026
OBJECT TO THE SETTLEMENT AND/OR ATTEND A HEARING	If you do not opt out of the Settlement, you may object to it by writing to the Court about why you don't like the Settlement. You may also ask the Court for permission to speak about your objection at the Final Approval Hearing. If you object, you may also file a claim for Settlement benefits.	August 10, 2026
DO NOTHING	Unless you opt out of the Settlement, you are automatically part of the Settlement. If you do nothing, you will not receive benefits from this Settlement and you will give up the right to sue, continue to sue, or be part of another lawsuit against the Defendant related to the legal claims resolved by this Settlement.	No Deadline

- These rights and options—**and the deadlines to exercise them**—are explained in this Notice.
- The Court in charge of this case still has to decide whether to approve the Settlement.

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Basic Information

1. Why was this Notice issued?

The United States District Court for the District of New Jersey, authorized this Notice. You have a right to know about the proposed Settlement of this class action lawsuit, and about all of your options, before the Court decides whether to grant final approval of the Settlement. This Notice explains the lawsuit, your legal rights, what benefits are available, and who can receive them.

The lawsuit is called *Byrd v. True World Holdings, LLC*, Case No. 2:24-cv-10927. It is pending in the United States District Court for the District of New Jersey. The person that filed this lawsuit is called the “Plaintiff” (or “Class Representative”) and the company they sued, True World Holdings, LLC is called the “Defendant.”

2. What is this lawsuit about?

This lawsuit alleges that during the August 2024 cyberattack on True World's computer systems, certain files that contained private information were potentially accessed. These files may have contained personal information such as names, Social Security numbers, and dates of birth.

3. What is a class action?

In a class action, one or more individuals sue on behalf of other people with similar claims. These individuals are called the “Plaintiffs” or “Class Representatives.” Together, the people included in the class action are called a “Class” or “Class Members.” One court resolves the lawsuit for all Class Members, except for those who opt out from the settlement. In this Settlement, the Class Representative is Patrick Byrd. Everyone included in this Action are the Class Members.

4. Why is there a Settlement?

The Court did not decide whether the Plaintiff or the Defendant are right. Both sides have agreed to a Settlement to avoid the costs and risks of a trial, and to allow the Class Members to receive benefits from the Settlement. The Plaintiff and their attorney think the Settlement is best for all Class Members.

Who is in the Settlement?

5. Who is included in the Settlement?

The court has defined the Class this way: “All individuals residing in the United States whose Personal Identifying Information was potentially compromised in the Data Incident discovered by True World in August 2024, including all those individuals who received notice of the breach.”

6. Are there exceptions to being included?

Yes. Excluded from the Class are: (1) the Judge in this case, and the Judge’s family and staff; (2) True World, their subsidiaries, parent companies, successors, predecessors, and any entity in which True World or their parents have a controlling interest; and (3) anyone who validly excludes themselves from the Settlement.

If you are not sure whether you are a Class Member, you can ask for free help any time by contacting the Settlement Administrator at:

- Email: info@TrueWorldDataSettlement.com
- Call toll free, 24/7: (833) 421-7261
- By mail: True World Data Incident Settlement
c/o Settlement Administrator
P.O. Box 25226
Santa Ana, CA 92799

You may also view the Settlement Agreement at www.TrueWorldDataSettlement.com.

The Settlement Benefits

7. What does the Settlement provide?

True World has agreed to pay for a number of different benefits. You can claim **Credit Monitoring Services** and **one** of two **cash payment** options.

OPTION 1: Unreimbursed Economic Losses (Out-of-Pocket Losses). You can get back up to **\$2,000.00** for documented losses related to the Data Incident.

OR

OPTION 2: Alternative Cash Payment. Receive a one-time **\$50.00** cash payment. No documentation is required to claim this payment.

The cash payments may be proportionally reduced on a *pro rata* basis if the aggregate cost of all settlement benefits plus the notice and administration expenses exceeds an aggregate cap of \$325,000. This means that if the total value of all settlement benefits claimed plus the notice and administration expenses is over \$325,000.00, everyone’s payments will be reduced *pro rata* so that the total cost of the aforementioned benefits and expenses add up to \$325,000.00. We do not expect this to happen, but there is a chance that it might.

A full description of how this works is available in Settlement Agreement, at www.TrueWorldDataSettlement.com.

The Settlement benefits are explained in more detail on the following page.

CREDIT MONITORING SERVICES. All Class Members are eligible to make a claim for one year of Credit Monitoring Services by a single credit bureau. This benefit comes with \$1 million in identity theft insurance, and includes:

- real time monitoring of your credit file
- dark web scanning
- comprehensive public records monitoring

If anything suspicious happens, you will be able to talk to a fraud resolution agent to help fix any problems.

Class Members must provide a valid email address to receive the enrollment code for the Credit Monitoring Services.

CASH PAYMENT OPTIONS

Unreimbursed Economic Losses (Out-of-Pocket Losses). If you incurred actual, documented out-of-pocket losses due to the Data Incident, you can make a claim for compensation up to **\$2,000.00**. The losses must have occurred between August 23, 2024, and September 8, 2026.

You must submit documentation supporting your claim, including: (1) the date, (2) amount and nature of the loss; (2) that the loss is fairly traceable to the incident; and (3) establishing that the class member is responsible for the loss and attempted to dispute/challenge the charge, purchase, fee, etc. You need to send proof, like bank statements or receipts, to show how much you lost. You can also send notes or papers you made yourself to explain or support other proof, but those notes or papers alone are not enough to make a valid claim. Your proof should show that your expenses were because of the Data Incident.

You *cannot* claim a payment for losses that have already been reimbursed by a third party.

You must also attest under penalty of perjury that the (1) loss is owed by you, (2) no other Class Member is submitting a claim for the same loss, and (3) that the loss is reasonably believed to be fairly traceable to the Data Incident.

Alternative Cash Payment. If you don't claim out-of-pocket losses, you may claim a one-time **\$50.00** cash payment. You do not have to provide any proof or explanation to claim this payment.

If you have questions about these benefits, you can ask for free help any time by contacting the Settlement Administrator at:

- Email: info@TrueWorldDataSettlement.com
- Call toll free, 24/7: (833) 421-7261
- By mail: True World Data Incident Settlement
c/o Settlement Administrator
P.O. Box 25226
Santa Ana, CA 92799

8. What claims am I releasing if I stay in the Class?

If you stay in the class, you won't be able to be part of any other lawsuit against True World about the issues that this Settlement covers. The "Releases" section of the Settlement Agreement (Section VIII) describes the legal claims that you give up if you remain in the Class. The Settlement Agreement is available at www.TrueWorldDataSettlement.com.

Submitting a Claim Form for a Settlement Payment

9. How do I submit a claim for a Settlement benefit?

The fastest way to submit your Claim Form is online at www.TrueWorldDataSettlement.com. If you prefer, you can download a printable Claim Form from the website and mail it to the Settlement Administrator at:

True World Data Incident Settlement
c/o Settlement Administrator
P.O. Box 25226
Santa Ana, CA 92799

You may also contact the Settlement Administrator to request a Claim Form by telephone, toll free, (833) 421-7261, by email info@TrueWorldDataSettlement.com, or by U.S. mail at the address above.

10. Are there any important Settlement payment deadlines?

If you are submitting a Claim Form online, you must do so by September 8, 2026. If you are submitting a claim by U.S. mail, the completed and signed Claim Form, including supporting documentation, must be postmarked no later than September 8, 2026.

11. When will the Settlement benefits be issued?

The Court will hold a final approval hearing on November 16, 2026 (**see Question 18**). If the Court approves the Settlement, there may be appeals. We do not know if appeals will be filed, or how long it will take to resolve them if they are filed.

Settlement payments will be distributed if the Court grants final approval, and after any appeals are resolved.

The Lawyers Representing You

12. Do I have a lawyer in the case?

Yes, the Court has appointed attorney Cassandra P. Miller of Strauss Borrelli PLLC, to represent you and other Class Members ("Class Counsel").

13. Should I get my own lawyer?

You will not be charged for Class Counsel's services. If you want your own lawyer, you may hire one at your expense.

14. How will Class Counsel be paid?

Class Counsel will ask the court to approve \$110,000.00 as reasonable attorney's fees and costs of litigation. This amount, if approved, will be paid by True World.

Class Counsel will also ask for a Service Award Payment of \$5,000.00 for the Class Representative. The Service Award Payment, if approved, will also be paid by True World.

Excluding Yourself from the Settlement

15. How do I opt out of the Settlement?

If you do not want to be part of the Settlement, you must formally exclude yourself from the Settlement. This is called a Request for Exclusion, and is sometimes also called “opting out.” If you opt out, you will not receive Settlement benefits or payment. However, you will keep any rights you may have to sue True World on your own about the legal issues in this case.

If you exclude yourself, you are telling the Court that you do not want to be part of the Settlement. You will not be eligible to receive any Settlement benefits if you exclude yourself.

The deadline to exclude yourself from the Settlement is **August 10, 2026**.

To be valid, your Request for Exclusion must have the following information:

- (1) the name of the Litigation: *Byrd v. True World Holdings, LLC*, Case No. 2:24-cv-10927, pending in the United States District Court for the District of New Jersey;
- (2) your full name, mailing address, telephone number, and email address;
- (3) personal signature; and
- (4) the words “Request for Exclusion” or a clear and similar statement that you do not want to participate in the Settlement.

You may only exclude yourself—not any other person.

Mail your Request for Exclusion to the Settlement Administrator at:

True World Data Incident Settlement
c/o Settlement Administrator
P.O. Box 25226
Santa Ana, CA 92799

Your Request for Exclusion must be submitted or postmarked by **August 10, 2026**.

Commenting on or Objecting to the Settlement

16. How do I tell the Court if I like or do not like the Settlement?

If you are a Class Member and do not like part or all of the Settlement, you can object to it. Objecting means telling the Court your reasons for why you think the Court should not approve the Settlement. The Court will consider your views.

You cannot object if you have excluded yourself from the Settlement (**see Question 15**)

You must provide the following information for the Court to consider your objection:

- (1) the name of the Litigation: *Byrd v. True World Holdings, LLC*, Case No. 2:24-cv-10927, pending in the United States District Court for the District of New Jersey;
- (2) your full name, mailing address, telephone number, and email address;

- (3) whether the objection applies only to you, or to other Class Members, as well;
- (4) a clear description of all the reasons you object; include any legal support, such as documents, you may have for your objection, and a description of whether the objection applies only to the Settlement Class Member, a subset of the Settlement Class, or the entire Settlement Class;
- (5) if you have hired your own lawyer to represent you for this objection, provide their name, bar number, and contact information;
- (6) if you have hired your own lawyers, also provide their background and experience, the number of hours spent working, how much they expect to charge, and how they calculated that number;
- (7) if you or your lawyer have objected in any other cases in the past five years, list the names, courts, and civil action numbers for each of those cases;
- (8) whether the Settlement Class Member (or his/her attorney) intends to appear at the Final Approval Hearing and whether or not you or your lawyer would like to speak at the Final Approval Hearing;
- (9) if you plan on calling witnesses or submitting documents at the Final Approval Hearing, provide a full list of both; and
- (10) your signature (or, if you have hired your own lawyer, your lawyer's signature).

For your objection to be valid, it must meet each of these requirements.

To be considered by the Court, you must file your complete objection with the Clerk of Court by **August 10, 2026**. You must also send a copy of the objection to the Settlement Administrator, Class Counsel, and counsel for Defendants.

Clerk of the Court	Settlement Administrator
Clerk of the Court Frank R. Lautenberg Courthouse 2 Federal Square Newark, New Jersey 07102	True World Data Incident Settlement c/o Settlement Administrator P.O. Box 25226 Santa Ana, CA 92799
Class Counsel	Counsel for Defendants
Cassandra P. Miller STRAUSS BORRELLI PLLC 980 N Michigan Avenue Suite 1610 Chicago, Illinois 60611	William Cheney, III FREEMAN MATHIS & GARY, LLP 3 Executive Campus Suite 350 Cherry Hill, New Jersey 08002

17. What is the difference between objecting and excluding?

Objecting is telling the Court that you do not like something about the Settlement. You can object to the Settlement only if you do not exclude yourself from the Settlement. Excluding yourself from the Settlement is opting out and stating to the Court that you do not want to be part of the Settlement. If you opt out of the Settlement, you cannot object to it because the Settlement no longer affects you.

The Court's Final Approval Hearing

18. When is the Court's Final Approval Hearing?

The Court will hold a Final Approval Hearing on **November 16, 2026 at 10:00 AM Eastern Time**, in Room 3 of the Frank R. Lautenberg Courthouse, 2 Federal Square, Newark, New Jersey 07102.

At the final approval hearing, the Court will decide whether to approve the Settlement. The court will also decide how Class Counsel should be paid, and whether to award a Service Award Payment to the Class Representative. The Court will also consider any objections to the Settlement.

If you are a Class Member, you or your lawyer may ask permission to speak at the hearing at your own cost (**See Question 16**).

The date and time of this hearing may change without further notice. Please check www.TrueWorldDataSettlement.com for updates.

19. Do I have to come to the Final Approval Hearing?

No. Class Counsel will answer any questions the Court may have. You may attend at your own expense if you wish, but you do not have to.

If you file an objection, you do not have to come to the Final Approval Hearing to talk about it; the Court will consider it as long as it was filed on time. You may also pay your own lawyer to attend, but you do not have to.

If I Do Nothing

20. What happens if I do nothing at all?

If you do nothing, you will not receive a benefit from this Settlement.

You will also give up the rights described in **Question 8**.

Getting More Information

21. How do I get more information?

This Notice is a summary of the proposed Settlement. The full Settlement Agreement and other related documents are available at the Settlement Website, www.TrueWorldDataSettlement.com.

If you have additional questions, you can ask for free help any time by contacting the Settlement Administrator at:

- Email: info@TrueWorldDataSettlement.com
- Call toll free, 24/7: (833) 421-7261
- By mail: True World Data Incident Settlement
c/o Settlement Administrator
P.O. Box 25226
Santa Ana, CA 92799

You can obtain copies of publicly filed documents by visiting the office of the Clerk of the Court, Frank R. Lautenberg Courthouse, 2 Federal Square, Newark, New Jersey 07102.

DO NOT CONTACT THE COURT OR CLERK OF COURT REGARDING THIS SETTLEMENT.