SETTLEMENT CLAIMS ADMINISTRATION

Understanding Your Pro Rata Payment Schedule

Using an example of a $100,000 determination, your first payment may only be for 5%–7% of that amount ($5,000–$7,000), or lower. How can that be?

All figures below are illustrative examples only. Every determination is different, and the final pro rata percentage is not yet known.

Why payments are prorated

After deductions such as the Holdback Fund, Class Action Allocation, and Subrogation, the total settlement fund is approximately **$3.5 billion**, funded over **four years**. That is not enough to pay every accepted award in full.

So each claimant receives the same proportional share of their award — the **pro rata percentage** — paid out across those four years.

Your Award, Funded Over Four Years

Example only — not your actual award.

For example, say your Determination Notice award is **$100,000** and you accept it. Because the fund is paid in over four years, you can think of your award as being divided into four equal parts — a gross award of **$25,000** in each of the four years. You do not receive the full $25,000 each year; you receive the pro rata portion of it, and in Year 1 that portion is set conservatively because the exact percentage is still being determined by the Claims Administrators.

YOUR AWARD **$100,000** ÷ 4 → GROSS AWARD / YEAR **$25,000** × % → YOUR PAYMENT **pro rata portion of that $25,000**

Why Year 1 is conservative

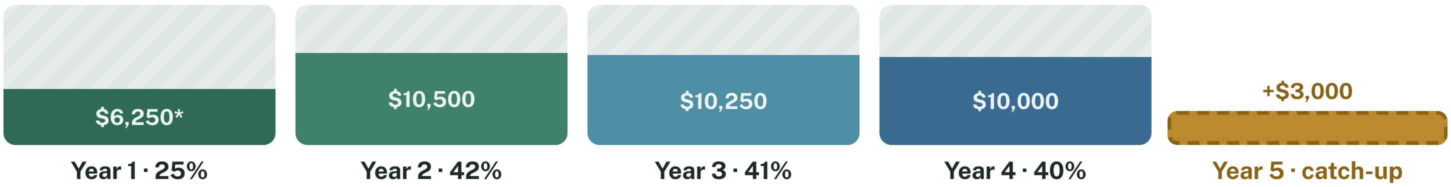
The exact pro rata percentage cannot be finalized until every claim has been evaluated by the Claims Administrators. Year 1 will be set conservatively — paying too much early risks an overpayment that cannot be recovered.

Once all claims are evaluated — after Year 1 — we should know what the final pro rata percentage will be. Your payment in Years 2–4, plus a potential Year 5 catch-up, will get you to your total award.

Example Year-by-Year Schedule

Using examples of a $100,000 award and a 40% pro rata percentage — this is an example only, not your actual award and not the actual pro rata percentage. The actual pro rata percentage may be less than or more than the 40% example.

Each year you continue to receive a Pro Rata percentage of that year's gross award — the percentage changes as it is dialed in, with a potential Year 5 catch-up to your final confirmed amount.



YEAR	GROSS AWARD	PRO RATA ESTIMATE	YOUR PAYMENT
Year 1	$25,000	25%	**$6,250***
Year 2	$25,000	42%	**$10,500**
Year 3	$25,000	41%	**$10,250**
Year 4	$25,000	40%	**$10,000**
Year 5	—	—	**+ $3,000 catch-up = $40,000 total received**

***This is how we arrive at the 5%–7% of the $100,000 at the top of the Fact Sheet. This figure is also subject to attorneys' fees and costs.**

These numbers are just examples. Everyone's determination is different, and we do not yet know what the pro rata percentage will be.

Key Takeaways

1. Note that in Year 1, the example receives only $6,250, just over 6%, out of the $100,000 they were awarded in the determination.

3. Each year you will receive a pro rata percentage of that year's gross award, and payments will not all be the same.

4. Year 1 will be set conservatively. Once all claims are evaluated — after Year 1 — we should know what the final Pro Rata percentage will be. Your payment in Years 2–4, plus a potential Year 5 catch-up, will get you to your total award.

5. The amounts shown are before the attorneys' fees and costs associated with your case are applied, so your net payment will be lower.

6. All Deficiency Notices and Determination Notices are being sent directly to the law office.

7. You will not receive a Deficiency Notice and/or Determination Notice directly from BrownGreer.

8. There is no need to be concerned if you have not heard from us because it could take BrownGreer at least 4–6 months to send all Notices to our office. Please do not call or walk in. We will reach out if we need more information from you or when it is time for you to accept your Determination Notice.