UNITED STATES DISTRICT COURT DISTRICT OF NEW JERSEY

LINCOLN ADVENTURES, LLC, a	
Delaware Limited Liability Company, and	
MICHIGAN MULTI-KING, INC., a	No. 2:08-cv-00235-CCC-ESK
Michigan Corporation, on Behalf of	
Themselves and All Those Similarly	CLASS ACTION
Situated,	
Plaintiffs,	
Flamulis,	DECLARATION OF
vs.	MARK COWEN REGARDING
)	NOTICE ADMINISTRATION
THOSE CERTAIN UNDERWRITERS AT	
LLOYD'S, LONDON MEMBERS OF	
SYNDICATES, et al.	
Defendants.	
)	

I, Mark Cowen, hereby declare as follows:

- 1. I am a Project Manager at A.B. Data, Ltd.'s Class Action Administration Division ("A.B. Data"), whose Corporate Office is located in Milwaukee, Wisconsin. This declaration ("Declaration") is based upon my personal knowledge, and that of A.B. Data staff members, and if called as a witness, I could and would testify competently thereto.
- 2. I submit this Declaration in connection with the class action notice administration proceedings related to the above-captioned Action (the "Action").

DISSEMINATION OF DIRECT-MAIL NOTICE

3. Pursuant to the "Order Preliminarily Approving Proposed Partial Class Action Settlement and Preliminarily Certifying a Class for Settlement Purposes" issued by the Court on July 10, 2023 ("Preliminary Approval Order"), A.B. Data was responsible for

providing direct Notice of the Partial Settlement to all members of the Settlement Class who could be reasonably identified. In accordance with the Preliminary Approval Order, the Settling Defendants provided A.B. Data with data files containing 52,374 names of potential Settlement Class Members. A.B. Data was also instructed to send Notice to potential Settlement Class Members identified in the 2019 Settlement, *Lincoln Adventures*, *LLC vs. Those Certain Underwriters at Lloyd's*, No. 2:08-CV-00235 (D.N.J.).

- 4. A.B. Data processed the received data files; included the records already secured in a database, including coverholders¹ from the prior Settlement; and then removed duplicate names resulting in 238,593 distinct records for mailing.
- 5. Per the Preliminary Approval Order, A.B. Data was instructed to mail the approved Summary Notice to potential Settlement Class Members. However, A.B. Data inadvertently mailed the Long-form Notice and Claim Form package ("Notice") to the Settlement Class, rather than the Summary Notice as required in the Preliminary Approval Order. A.B. Data paid any additional expense associated with the print and postage to ensure there was no financial impact on the Settlement Class Members.
- 6. On August 23, 2023, A.B. Data caused the Notice to be mailed, postage prepaid, to these 238,593 potential Settlement Class Members. A true and correct copy of the Long-form Notice that was mailed is attached as Exhibit A.

¹ Pursuant to ¶5(b) of the Preliminary Approval Order, each Settling Defendant was to write to those coverholders acting on its behalf that wrote a majority of the Settling Defendant's business under binding authorities during the five-year period from October 1, 2017 to September 30, 2022 requesting that these coverholders provide A.B. Data, to the extent reasonably available, names and addresses of policyholders to which insurance policies were issued on behalf of the Settling Defendants under binding authorities for this period. A.B. Data has recently received a paper list from a coverholder and requested the same information be provided in electronic format.

- 7. A.B. Data maintained the P.O. Box originally established on May 7, 2019, and reused the same mailing address Syndicate Settlement, c/o A.B. Data, Ltd., P.O. Box 173075, Milwaukee, WI 53217 to receive Settlement Class Member correspondence and Notices returned by the United States Postal Service ("USPS") as undeliverable as addressed ("UAA").
- 8. As of the date of this Declaration, the USPS returned 5,233 mailed Notices to A.B. Data as UAA.
- 9. For UAA Notices, A.B. Data acted to locate updated addresses using the databases of TransUnion and all available Settlement Class Member information. As a result of these efforts, A.B. Data located 402 updated addresses and coordinated Notice remailing to the updated addresses.

PUBLICATION NOTICE

10. Pursuant to the Preliminary Approval Order, A.B. Data submitted the Summary Notice to various media outlets indicated in the table below for publication on the dates noted:

Print Media:

National Newspapers	Publishing Date
The Wall Street Journal	September 5, 2023
The Wall Street Journal	September 18, 2023
The New York Times	September 5, 2023
The New York Times	September 18, 2023
USA Today	September 5, 2023
USA Today	September 18, 2023
Business Insurance	October 1, 2023

True and correct copies of these publications are attached as Exhibit B.

- 11. Beginning on September 1, 2023, and running through October 31, 2023, A.B. Data coordinated the placement of Internet banner ads on the trade websites and/or within the digital publications of: *Business Insurance*, *Risk Management*, and *Risk & Insurance*. Samples of the digital publications are attached as Exhibit C.
- 12. Beginning on September 1, 2023, and running through October 31, 2023, A.B. Data coordinated the placement of Internet banner ads and newsfeed ads through Google Display Network, Google AdWords (Search) and LinkedIn. Over 21,464,095 banner and newsfeed ad views (or digital impressions) were delivered. A sample Internet banner is attached as Exhibit D.
- 13. Based on conservative calculations, the combined measurable paid print and internet effort alone delivered an estimated reach of 71% of adults involved in the purchase of insurance.

SETTLEMENT WEBSITE

- 14. To ensure it was easy for Settlement Class Members to access updated information, A.B. Data maintained a secure, dedicated informational website, www.SyndicateSettlement.com (the "Settlement Website").
- 15. The Settlement Website was updated to include information specific to this Partial Settlement on August 23, 2023. The Settlement Website advises Settlement Class Members of the Action, the terms of the Partial Settlement, their rights and options in connection with the Partial Settlement, and the method and dates by which they may:

 (i) object to the Partial Settlement, Plan of Allocation, the award of attorneys' fees and

expenses or service awards, (ii) request exclusion from the Settlement Class, and (iii) submit a Claim Form to participate in the Partial Settlement. Additionally, Settlement Class Members are advised of the date and time of the Fairness Hearing to be heard with respect to any objection.

- 16. It provides links to view and download copies of, among other documents, the Long-form Notice, Claim Form, Stipulation of Partial Class Action Settlement, and the Preliminary Approval Order. The Settlement Website contains contact information for the Claims Administrator (including the mailing address, toll-free number, and email address) and Co-Lead Counsel. Also, the Settlement Website includes an online claim form for Settlement Class Members to file a claim in the Settlement until December 21, 2023. A link to the Settlement Website was also posted on Co-Lead Counsel's respective law firm websites.
- 17. Since the start of the Notice period on August 23, 2023 and the date of this Declaration, there have been 23,276 unique visitors to the website and 46,938 webpages have been served to visitors.

TOLL-FREE TELEPHONE HELPLINE AND EMAIL

18. On August 23, 2023, A.B. Data updated the case-specific toll-free telephone number, (877) 298-4134, with an interactive voice response ("IVR") system and live operators. The automated attendant answers calls and presents callers with a series of choices in response to basic questions. If callers require further assistance, they have the option to transfer their calls to a live operator during business hours.

- 19. From August 23, 2023 to the date of this Declaration, the toll-free number has handled 1,382 calls. Live operators have handled more than 354 inbound and outbound calls.
- 20. A.B. Data also maintains a case-dedicated email address, info@SyndicateSettlement.com, to allow potential Settlement Class Members to email with questions or inquiries. As of November 7, 2023, A.B. Data has received and processed 331 email inquiries from potential Settlement Class Members.

EXCLUSION PROCESSING

21. The deadline for Settlement Class Members to request exclusion from the Class is November 23, 2023. As of the date of this Declaration, A.B. Data has received 1 exclusion request. If A.B. Data receives any additional exclusion request(s) after the date of this Declaration, we will send such request(s) to all Counsel of Record.

CLAIMS

22. As of the date of this declaration, 1,342 claims have been filed for this matter.

I declare under penalty of perjury that the foregoing is true and correct to the best of my knowledge.

Executed this 7th day of November, 2023.

Mark Cowen

EXHIBIT A

NOTICE OF PROPOSED PARTIAL CLASS ACTION SETTLEMENT, SETTLEMENT HEARING, AND RIGHT TO APPEAR IN A CLASS ACTION LAWSUIT PENDING IN THE UNITED STATES DISTRICT COURT FOR THE DISTRICT OF NEW JERSEY, KNOWN AS *LINCOLN ADVENTURES*, *LLC, ET AL. VS. THOSE CERTAIN UNDERWRITERS AT LLOYD'S, ET AL.*, CASE NO. 2:08-CV-00235-CCC-ESK (D.N.J.) (THE "LAWSUIT")

THIS NOTICE IS AUTHORIZED BY THE U.S. DISTRICT COURT, DISTRICT OF NEW JERSEY (THE "COURT").

IF YOU PURCHASED INSURANCE THROUGH CERTAIN SYNDICATES AT LLOYD'S, LONDON DURING THE PERIOD **JANUARY 1, 1997, THROUGH JUNE 15, 2023**, YOU COULD GET MONEY FROM A PARTIAL CLASS ACTION SETTLEMENT WHICH MAY AFFECT YOUR RIGHTS.

This Notice is not an opinion by the Court as to the merits of any of the claims or defenses in this class action lawsuit. This is not a solicitation from a lawyer.

IF YOU HAVE ANY QUESTIONS,

PLEASE CALL THE CLAIMS ADMINISTRATOR TOLL-FREE AT 1-877-298-4134 OR VISIT THE WEBSITE DEDICATED TO THE SETTLEMENT AT WWW.SYNDICATESETTLEMENT.COM.

Summary of Your Legal Rights and Options in This Settlement					
Submit a Claim Form by December 21, 2023	The only way to be eligible to receive money from this Settlement is to complete, sign, and return a Claim Form as more fully described in Section I.H., below.				
Request Exclusion from the Settlement by November 23, 2023	The only way to bring a separate case, at your own expense, against any of the Settling Defendants for claims arising out of the facts alleged in this Lawsuit is to request exclusion as more fully described in Section V.A., below.				
Object to the Settlement by November 23, 2023	If you do not agree with any part of this Settlement, the Plan of Allocation, the application for attorneys' fees and expenses or service awards to the class representatives, you may file an objection on or before November 23, 2023, and ask to speak to the Court at the Fairness Hearing as more fully described in Section V.C., below.				
Do Nothing	Receive no payment. Lose rights.				

I. BASIC INFORMATION

A. What is this Notice?

This Notice concerns a proposed partial settlement of a class action lawsuit with certain, but not all, of the Lloyd's Syndicates who are Defendants in the Lawsuit that sold insurance to policyholders in the United States (the "Settlement").

The Court has preliminarily approved the Settlement. If you are a member of the Settlement Class (defined below in Section I.B.), you have legal rights and options that you may exercise before the Court considers whether it will grant final approval to the Settlement at the Fairness Hearing (described below in Section I.E.). At the Fairness Hearing, the Court will decide whether the Settlement is fair, reasonable, and provides adequate compensation and benefits to the members of the Settlement Class.

The Honorable Claire C. Cecchi of the United States District Court for the District of New Jersey is overseeing this Lawsuit.

B. Whom does the Settlement affect?

The Settlement affects members of the Settlement Class, hereafter referred to as the "Class" or "Class Members." The Class is, with certain limited exceptions, all persons and entities in the United States (including its territories) who, during the period **January 1, 1997, through June 15, 2023**, purchased or renewed a contract of insurance with any Lloyd's Syndicates named as a defendant in the Lawsuit ("Defendants"). A contract of insurance is an insurance policy, not reinsurance.

The Defendants are those Certain Underwriters at Lloyd's, London who are members of Syndicates 510, 1084, 1096, and 1245.

C. What does the Settlement provide?

The Settling Defendants, listed below in Section II.C., have agreed to make a payment to settle the claims against them. The total amount of these payments is \$7,900,000 (the "Settlement Amount"). After deduction of fees and expenses related to providing notice to the Class, taxes and tax expenses, and the award of Court-approved attorneys' fees and litigation expenses for counsel for the Class, the remaining money will be distributed to Class Members as provided in the Plan of Allocation, attached to this Notice as Addendum A.

D. Who will receive a payment?

Only Class Members who timely submit a Claim Form, which is attached to this Notice as Addendum B and available at www.SyndicateSettlement.com, and who are entitled to payment under the Plan of Allocation, will receive a payment. Payments will be calculated and made based on the premium paid for policies (from publicly available information and information provided by you in the Claim Form). If you are not sure whether you are a Class Member, you can get help at www.SyndicateSettlement.com or by calling toll-free at 1-877-298-4134.

E. What are my legal rights?

If you do not want to be bound by the Settlement, you must exclude yourself in writing from the Class. The deadline for submitting a request for exclusion is November 23, 2023. The steps you must follow to exclude

yourself are described in Section V.A. below. If you do not exclude yourself, but instead stay in the Class, you may object or comment on the Settlement, the Plan of Allocation, the application for attorneys' fees and expenses, or service awards to the class representatives by November 23, 2023.

The Court will hold a Fairness Hearing to determine whether to approve the Settlement, the Plan of Allocation, the application for attorneys' fees and expenses, or service awards to the class representatives on December 14, 2023 11:30 a.m., in Courtroom 5B of the Martin Luther King Building & U.S. Courthouse, located at 50 Walnut Street, Newark, New Jersey 07101. If the Court approves the Settlement (1) the Settling Defendants will be dismissed from the Lawsuit, and (2) any Class Member that has not properly excluded herself, himself, or itself from the Class will be deemed to have released the Settling Defendants from all claims related to the Lawsuit and will not be able to sue the Settling Defendants for any of the conduct that was the subject of the Lawsuit.

F. What claims am I releasing?

The Release as to the Settling Defendants provides:

The Releasing Plaintiffs release and covenant not to sue on each and every Claim, including, but not limited, to any Unknown Claim, that was advanced or could have been advanced in the Action, including, but not limited to: (a) claims relating to broker compensation, so-called "contingent commissions," commissions paid on lineslips, binding authorities or open market placements, alleged overriders, alleged steering, and alleged bidrigging arising from or related to the purchase or renewal of any insurance policy; (b) claims relating to the structure and subscription nature of the Lloyd's market and the Society of Lloyd's and its Franchise Performance Directorate and any successor, and the Lloyd's Market Association and its predecessors, including but not limited to Federal and State RICO, civil conspiracy, unjust enrichment, anti-trust, fraud, unfair business practices, and consumer protection claims; (c) claims relating to anti-competitive conduct in the Lloyd's market; and (d) the conduct and settlement of the Action (the "Released Claims"). Notwithstanding the foregoing, Plaintiffs and Settlement Class will not release by reason of this Settlement (defined below), claims for coverage under insurance policies issued to the Plaintiffs and the Settlement Class by the Syndicate Defendants or their predecessors or successors. Each of the Releasing Plaintiffs shall be deemed to have, and by operation of the Judgment shall have, fully, finally, and forever released, relinquished, and discharged each Released Defendant, including Settling Defendants' Counsel, from all Claims (including Unknown Claims) arising out of, relating to, or in connection with the Released Claims or the Action. Releasing Plaintiffs, by virtue of the Notices, have been informed of Section 1542 of the California Civil Code and expressly waive and relinquish any rights or benefits available to them under this statute and any and all similar provisions, rights, and benefits conferred by any law of any state or territory of the United States or principle of common law that is similar, comparable, or equivalent to Section 1542 of the California Civil Code.

The Release as to the Plaintiffs, the Class, and their Counsel provides:

The Releasing Defendants shall release any claims they may have against the Releasing Plaintiffs related to the initiation, prosecution, conduct, and settlement of the Action, provided, however, that (a) "Released Claims" shall not include Releasing Plaintiffs' Claims or Unknown Claims for, or Released Defendants' defenses to, coverage under Contracts of Insurance issued to a Class Member (including either Plaintiff) or Releasing Plaintiff by a Released Defendant; and (b) Releasing Plaintiffs and Releasing Defendants will retain the right to enforce the

Agreement and Exhibits, Preliminary and Final Approval Orders, Judgment, and other orders or judgments issued by the Court relating to Notice or the Settlement.

G. How will Class Counsel be paid?

Class Counsel will request to be awarded attorneys' fees in an amount not to exceed one-third of the Settlement Amount and not more than \$1.6 million in expenses. In addition, Class Counsel will seek a service award of \$5,000 for each of the two Plaintiffs for their many years of time and effort in this Lawsuit, which will be paid out of the Settlement Fund.

H. How do I make a claim?

You may use the attached Claim Form or get one online at www.SyndicateSettlement.com. Once you complete the Claim Form, mail it to the Claims Administrator at Syndicate Settlement, c/o A.B. Data, Ltd., P.O. Box 173075, Milwaukee, WI 53217 or submit it online at www.SyndicateSettlement.com or by email to info@SyndicateSettlement.com. **The deadline to submit a Claim Form is December 21, 2023**. It is your responsibility to provide truthful and accurate information, and to update any information, including contact and address information to the Claims Administrator, when appropriate.

If you send a Claim Form by mail, it is deemed submitted when posted, provided that the envelope: (a) shows that first-class postage was affixed or prepaid; and (b) bears a postmark or postage meter with a date no later than the deadline. If sent by private or commercial carrier (e.g., FedEx, UPS, etc.), a Claim Form shall be deemed submitted on the shipping date reflected on the shipping label. If submitted electronically, a Claim Form shall be deemed submitted when uploaded to www.SyndicateSettlement.com or sent by email to info@SyndicateSettlement.com. The Claims Administrator or Class Counsel, in their discretion, may accept late Claim Forms.

All Claim Forms will be subject to anti-fraud procedures, and random or selective audit. The Claims Administrator may require Class Members filing claims ("Claimants") to provide supporting documentation and/or additional information as appropriate in connection with: (i) the initial submission of a Claim Form based on information provided by the Claimant; (ii) a request to aggregate claims; or (iii) an audit.

If it is ultimately determined by the Claims Administrator that the foregoing process is not administratively practicable, then, following consultation among the Plaintiffs and the Settling Defendants (the "Settling Parties") and approval by the Court, amendments to the process may be made. Any such amendments will be posted on www.SyndicateSettlement.com.

I. Privacy Notice

Certain of the Settling Defendants [defined below at Section II.C] may as insurer act as data controller of your personal data. For each Settling Defendant, further information regarding its privacy policy may be found in the relevant Settling Defendant's privacy terms on its website.

RESPONSE DUE DATE Postmarked or Submitted Online By December 21, 2023

c/o A.B. Data, Ltd. P.O. Box 173075 Milwaukee, WI 53217

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FOR OFFICIAL USE ONLY

SYNDICATE SETTLEMENT CLAIM FORM

If you are a Settlement Class Member as defined on page 2 of the Notice of Proposed Partial Class Action Settlement, Settlement Hearing, and Right to Appear ("Notice") with respect to the purchase of insurance coverage from the Defendants described on page 5 of the Notice where the coverage incepted or renewed during the period January 1, 1997, through June 15, 2023, you must complete the following form for each such insurance that you purchased or renewed and mail it to the address listed above in order to participate in the Settlement for such policies. You may also complete the form online at www.SyndicateSettlement.com. This claim form must be postmarked or submitted online or by email to info@SyndicateSettlement.com by December 21, 2023.

Claimant Information				
Contact Name		Contact Title		
ompany/Organization/Insured Name				
ddress				
		State	Zip Code	
ity		State	Zip Code	
hone Number/Extension		Email Address		
TIONE NUMBER/EXCENSION		Email Address		
Policy Information				
Name(s) of Lloyd's Syndicate(s)		Policy Number	Total Premium Paid (\$000,000.00)	Date of Policy (MM/DD/YYYY)
Broker Name				
Broker Street Address				
bioker street Address				
Broker City	Broker State	Broker Zip Code	Broker Phone Number	r
ertify under the penalty of perjury th bject me to civil and/or criminal pena		e is true and correct ar	d that the submission of f	alse information n
bject me to civil and/or criminal pen	arties.			
ignature		 Date	_/ /	
-				
Print Name		 Title		

Name(s) of Lloyd's Syndicate(s)	Policy Number	Total Premium Paid (\$000,000.00)	Date of Policy (MM/DD/YYYY)					
Broker Name								
Broker Street Address								
Broker City	Broker State	Broker Zip Code	Broker Phone Number					
Name(s) of Lloyd's Syndicate(s)		Policy Number	Total Premium Paid (\$000,000.00)	Date of Policy (MM/DD/YYYY)				
Broker Name								
Broker Street Address								
Broker City	Broker State	Broker Zip Code	Broker Phone Number					
Name(s) of Lloyd's Syndicate(s)		Policy Number	Total Premium Paid (\$000,000.00)	Date of Policy (MM/DD/YYYY)				
Broker Name								
Broker Street Address								
Broker City	Broker State	Broker Zip Code	Broker Phone Num	ber				

IF YOU NEED ADDITIONAL SPACE TO LIST YOUR TRANSACTIONS YOU MUST PHOTOCOPY THIS PAGE AND CHECK THIS BOX \Box

II. HISTORY OF THE LAWSUIT AND THE SETTLEMENT

A. What is this Lawsuit about?

On July 13, 2007, the Lawsuit was filed in the United States District Court for the Southern District of Florida. In December 2007, the Lawsuit was transferred to the Court.

Plaintiffs assert causes of action against the Defendants for violation of the Racketeer Influenced and Corrupt Organizations Act, civil conspiracy, and unjust enrichment based on allegations that Defendants engaged in a deceptive scheme to conceal an alleged lack of competition in the Lloyd's Market. The Settling Defendants deny the allegations made against them.

B. What is the status of this Lawsuit?

The Court stayed the Lawsuit for approximately five years until 2012. Since that time, millions of pages of documents were produced and dozens of depositions were taken. Numerous motions relating to the merits of the Lawsuit and discovery disputes have been filed. On February 12, 2016, the Plaintiffs filed the current complaint. Defendants moved to dismiss the complaint, and the Court in August 2017 denied the motion. After this decision, the parties engaged in mediation, which resulted in a settlement with some, but not all, of the Defendants.

The case continued against the remaining Defendants and a settlement has been reached with certain of those remaining Defendants. Some Defendants remain and the case is continuing.

While the case is still currently pending before the Court, in order to avoid the uncertainty of continuing the litigation, the Settling Parties have agreed to settle the Lawsuit. That way, they avoid the cost of further litigation, and Class Members will get the benefits of the Settlement. Class Counsel believe the Settlement is best for all Class Members.

The Court preliminarily certified the Class in its Order dated July 10, 2023 Excluded from the Class are Released Defendants, Defendants formerly named as such in the Action, all Lloyd's syndicates, persons or entities that request exclusion from the Class (Opt-outs), and the judges presiding over the case and their immediate families. Released Defendants and the Release are described above and are further described in the Settlement Agreement, which may be found at www.SyndicateSettlement.com.

Plaintiffs' motion for certification of a plaintiff class for litigation purposes has not been decided as of the time the Settlement Agreement was signed. In connection with this Settlement, Plaintiffs have requested that the Court certify a plaintiff class for settlement purposes only.

C. Who are the Settling Defendants?

Not all of the Defendants have settled, and the case will continue against those that have not settled. The Settling Defendants consist of the following Lloyd's Syndicates: Nos. 510, 1084, 1096, and 1245. The Lloyd's Syndicates who are Defendants in the case but who have not settled are Nos. 0727, 1003, 2003, 2020, 2488, and 2791 (the "Non-Settling Defendants").

D. Will your participation in the Settlement affect your ability to obtain relief from the Non-Settling Defendants in the action?

Your participation in the Settlement will not affect your ability to obtain relief from any of the Non-Settling Defendants. Accordingly, if a judgment is entered against one or more of the Non-Settling Defendants, resulting in a damages award, you will be able to participate in that award even if you participate in the Settlement (as long as you fall within any class that the Court might certify in connection with that judgment). Similarly, if Plaintiffs reach a settlement with one or more of the Non-Settling Defendants, you will be able to participate in that settlement if you participate in this Settlement (as long as you are within any class certified in connection with that other settlement).

E. Will Class Members have to give up anything to participate in the Settlement?

Yes. If the Settlement is approved, and no longer subject to an appeal, Class Members will release all claims that have been raised or that could have been raised in the Lawsuit against all of the persons and entities as set forth in the Release and the Lawsuit will be dismissed with prejudice as to the Settling Defendants. The effect of the Release is discussed below in Section IV.

III. SETTLEMENT BENEFITS

A. Cash Benefits

1. What benefits will be provided under the Settlement Agreement?

The Settlement Amount of \$7,900,000 will be maintained in an interest-bearing account. The Settlement Amount, plus interest, is referred to as the Settlement Fund. The Settlement Fund, less certain Court-approved fees and expenses (the "Net Settlement Fund"), will be distributed to those Class Members that timely submit a valid Claim Form.

2. Will the Settlement have tax consequences for you?

If you receive a payment under the Settlement, there might be resulting tax consequences. Those tax consequences might vary, depending upon individual circumstances. Neither Plaintiffs nor the Settling Defendants can advise you about any tax consequences that might arise from your receipt of monetary settlement relief. You may wish to consult a tax advisor to determine whether any potential federal, state, local, foreign, or other tax consequences to you will arise from receipt of settlement relief in this Lawsuit.

IV. WHAT WILL BE THE LEGAL EFFECT OF THE SETTLEMENT IF IT IS APPROVED BY THE COURT?

If the Court approves the Settlement, the Settling Parties will seek the entry of a Final Order Approving Partial Class Action Settlement ("Final Approval Order") and a Judgment. These documents, which are available at www.SyndicateSettlement.com, will, among other things:

- 1. Approve and adopt the terms of the Settlement Agreement.
- 2. Find that the Settlement is fair, reasonable, and adequate.

- 3. Finally certify a class for settlement purposes only.
- 4. Dismiss the Lawsuit with prejudice as to the Settling Defendants, meaning that no Class Members will be able to file another lawsuit or proceeding against any of the persons and entities released in accordance with the Release based upon the claims that have been raised or that could have been raised in the Lawsuit.
 - 5. Incorporate the Release as part of the Final Approval Order and the Judgment.
- 6. Permanently bar Class Members from filing or participating in any lawsuit or other legal action against any of the Released Defendants arising out of or relating in any way to the claims that have been raised or that could have been raised in this Lawsuit.
- 7. Enter a Bar Order, the complete text of which is set forth in the Settlement Agreement, available at www.SyndicateSettlement.com, which provides that:
- (i) any and all persons and entities are permanently barred, enjoined, and restrained from commencing, prosecuting, continuing to prosecute, or asserting any claim (including any claim for indemnification, contribution, or attorneys' fees) against any of the Released Defendants where the alleged injury to the barred person or entity is based upon that person's or entity's alleged liability to the Class or any of the Class Members;
- (ii) any and all Released Defendants are permanently barred, enjoined, and restrained from commencing, prosecuting, continuing to prosecute, or asserting any claim (including any claim for indemnification or contribution) against a person barred by subdivision (i) above, where the Released Defendant's alleged injury is based solely upon the Released Defendant's alleged liability to the Class or any of the Class Members other than with respect to claims related to coverage under policies issued by Released Defendants to Plaintiffs or any Class Members; and
- (iii) there shall be a judgment-reduction credit reducing any judgment that the Class or any of the Class Members might obtain against a barred person or entity in connection with any of the Released Claims by the greater of the settlement amount paid by the Settling Defendants or an amount that corresponds to the Settling Defendants' percentage of responsibility for the loss to the Class or any of the Class Members.
- 8. Set forth the amount of attorneys' fees and expenses to Class Counsel and service awards to the Plaintiffs, to the extent they are awarded by the Court.
- 9. Retain jurisdiction over all matters relating to the administration, enforcement, and interpretation of the Settlement.

B. Can a Settling Party terminate the Settlement or change its terms?

If Class Members representing 5% of the overall number of Class Members mailed the Summary Notice by the Claims Administrator, request exclusion from the Settlement, or certain other events identified in the Settlement Agreement occur, then some or all of the Settling Defendants shall have the option to terminate the Settlement Agreement as to themselves and withdraw from the Settlement.

If the Settlement Agreement is terminated, each of the Plaintiffs, Class Members, and the Settling Defendants will be in the same position as he, she, or it was in before the Settlement Agreement was executed; the Settlement

Agreement will have no legal effect; and Plaintiffs and the Settling Defendants will continue to litigate the case in the Court.

If the Settlement Agreement is terminated, you will not receive any benefits under the Settlement.

If the Settlement is approved, the Settling Parties will not be able to change the terms of the Settlement Agreement without further Court approval unless (a) the Settling Parties all agree in writing to do so, (b) the change is not materially inconsistent with the Final Approval Order and the Judgment entered by the Court, and (c) the change does not materially affect the rights of Class Members under the Settlement Agreement.

V. LEGAL RIGHTS AND OPTIONS

A. What are your options as to the Settlement?

If you are a member of the Class, you may either (a) participate in the Settlement by submitting a Claim Form (in which case you may receive benefits under the Settlement in accordance with the Plan of Allocation, if approved, and will be bound by the Release); (b) request exclusion from the Class (in which case you will receive no benefits under the Settlement and you will not be bound by the Release provided by the Settlement); or (c) do nothing, in which case you give up your ability to receive a payment from the Net Settlement Fund and will be bound by the release and other settlement terms as approved by the Court.

- 1. If you wish to participate in the Settlement, you need only submit a Claim Form by **December 21**, **2023**.
- 2. If you wish to participate in the Settlement, but you object to or wish to comment on any term of the Settlement, in addition to submitting a Claim Form, you may submit an objection or comment to the Court (but note that if the Court does not approve the Settlement, you will not receive any benefits of the Settlement).
- 3. If you are a Class Member, but wish to be excluded from the Class, you must send by First-Class Mail to the Claims Administrator a written request for exclusion that must be delivered or postmarked no later than **November 23**, **2023**, or as the Court may otherwise direct. A request to be excluded from the Class must include the following information: (i) name; (ii) address; (iii) telephone number; (iv) email address (if applicable); and (v) information about each contract of insurance relating to the Settlement, including (a) the Syndicate(s) that issued the contract(s), (b) policy numbers, (c) face amount of each policy, (d) annual premium, and (e) effective date and expiration date for each policy.

IF YOU DO NOT SUBMIT A TIMELY WRITTEN REQUEST FOR EXCLUSION AS PROVIDED ABOVE, YOU WILL BE BOUND BY ALL OF THE TERMS OF THE SETTLEMENT, INCLUDING THE RELEASE, WHICH IS AVAILABLE AT WWW.SYNDICATESETTLEMENT.COM AND BY ALL PROCEEDINGS, ORDERS, AND JUDGMENTS IN THIS LAWSUIT.

B. Fairness Hearing

In its July 10, 2023 Order, the Court scheduled the Fairness Hearing for December 14, 2023, at 11:30 a.m. Eastern Time, at which the Court will consider whether to approve the Settlement, the Plan of Allocation, an award of attorneys' fees and expenses, and service awards for the class representatives. The hearing will take place in Courtroom 5 in the United States Courthouse located at Martin Luther King Building and U.S. Courthouse, 50

Walnut Street, Newark, New Jersey 07101. The Court may choose to change the date and/or time of the Fairness Hearing (or decide to conduct it virtually) without further notice of any kind other than on the settlement website and the Court's docket available at http://ecf.njd.uscourts.gov.

At the Fairness Hearing, the Court will consider objections and comments by Class Members. If the Court finds the Settlement to be fair, reasonable, and adequate, it will enter the Final Approval Order and the Judgment.

If you plan to attend the hearing, you should confirm the date and time by checking the settlement website at www.SyndicateSettlement.com or by calling the toll-free number at 1-877-298-4134. You may attend the Fairness Hearing, either in person or through an attorney hired at your own expense, but attendance is not required. If you have made a written objection, you (or your attorney) may appear at the Fairness Hearing to present the objection, but you are not required to do so. If you choose to attend the hearing and intend to make a presentation to the Court, you (or your attorney) must file a notice of your intention to appear.

THE COURT AND THE COUNSEL IDENTIFIED BELOW MUST RECEIVE A NOTICE OF INTENTION TO APPEAR NO LATER THAN November 23, 2023.

C. What must you do if you wish to object to the Settlement?

- 1. If you are a Class Member and do not exclude yourself from the Class, you may object to the Settlement, any term of the Settlement Agreement, the Plan of Allocation, Class Counsel's application for attorneys' fees and expenses, or the requested service awards to the class representatives.
- 2. Your objection must be in writing and must provide evidence of your membership in the Class. Your written objection should also state the specific reason(s), if any, for the objection, including any legal support you wish to bring to the Court's attention and any evidence you wish to introduce in support of your objection.
- 3. Your written objection (and any support for it) must be received by the Court (Martin Luther King Building and U.S. Courthouse, 50 Walnut Street, Newark, N.J. 07101) and by the following counsel no later than **November 23, 2023** (or as the Court may otherwise direct):

For Plaintiffs and the Class:

Rachel L. Jensen
ROBBINS GELLER RUDMAN
& DOWD LLP
655 West Broadway, Suite 1900
San Diego, CA 92101

Robert S. Schachter ZWERLING, SCHACHTER & ZWERLING, LLP 41 Madison Avenue New York, NY 10010

For the Settling Defendants:

Matthew M. Burke ROBINSON & COLE LLP One Boston Place, 26th Floor Boston, MA 02108 Email: mburke@rc.com 4. If you hire an attorney in connection with making an objection, that attorney must file with the Court and serve on the counsel identified above a notice of appearance. If you hire an attorney in connection with making an objection (or for any other purpose relating to the Settlement), you will be responsible for all fees and expenses that the attorney incurs on your behalf.

THE COURT AND THE COUNSEL IDENTIFIED ABOVE MUST RECEIVE THE NOTICE OF APPEARANCE NO LATER THAN NOVEMBER 23, 2023.

5. If you make a written objection as set out above, you either may choose to speak, in person or through an attorney hired at your own expense, at the Fairness Hearing described above. You are not required to attend the Fairness Hearing. Failure to attend the hearing will not prevent the Court from considering your objection. If you (or your attorney) intend to speak at the hearing, you must file with the Court and serve on the counsel identified above a notice of intention to appear.

THE COURT AND THE COUNSEL IDENTIFIED ABOVE MUST RECEIVE THE NOTICE OF INTENTION TO APPEAR BY NO LATER THAN NOVEMBER 23, 2023.

If you fail to comply with any of the provisions of this Section V, you may waive and forfeit any and all rights that you may otherwise have to object to the Settlement, any of its terms, the Settlement Agreement, the Plan of Allocation, Class Counsel's application for attorneys' fees and expenses, or the requested service awards to the class representatives, and you shall be bound by all the terms of the Settlement Agreement and by all proceedings, orders, and judgments in this Lawsuit.

VI. COUNSEL REPRESENTING CLASS MEMBERS

A. How will Class Counsel be paid?

Class Counsel will file on or before November 9, 2023, an application with the Court for an award of attorneys' fees and expenses for their representation of Class Members in this Lawsuit, and for service awards for the class representatives. A copy of this application will be posted on the settlement website. The Court will consider this application at the Fairness Hearing, and the Court will decide the amount of fees and expenses to be awarded.

Class Counsel have agreed that they will not apply to the Court for an award of attorneys' fees of more than one-third of the Settlement Amount and will request an award of litigation expenses in an amount of not more than \$1.6 million. Class Counsel will apply for service awards for the two class representatives of \$5,000 each. If fees and expenses and/or service awards are awarded, they will be paid solely from the Settlement Fund.

VII. GETTING MORE INFORMATION

A. Where can I get more information about the Settlement?

The website at www.SyndicateSettlement.com contains a copy of the settlement-related documents including the Settlement Agreement and all of its attachments. You may also obtain information by calling the Claims Administrator at 1-877-298-4134, Monday through Friday from 8:00 a.m. to 5:00 p.m. Central Time.

You may examine the Settlement Agreement, the Court's orders, and the other papers filed in the case at the Office of the Clerk, United States District Court for the District of New Jersey, Martin Luther King Building and

U.S. Courthouse, 50 Walnut Street, Room 4015, Newark, New Jersey 07101 during the business hours of the Court.

PLEASE DO NOT CONTACT THE COURT OR THE CLERK'S OFFICE OR THE SETTLING DEFENDANTS OR THEIR COUNSEL FOR INFORMATION.

ADDENDUM A PLAN OF ALLOCATION INTRODUCTION

This Plan shall govern the administration and distribution of the Net Settlement Fund ("Fund") and the procedures the Claims Administrator will use to administer and pay claims made by Class Members from the Fund.

DISTRIBUTION TO CLASS MEMBERS

The Fund shall consist of the Settlement Amount and any interest earned, less, as approved by the Court: (i) Taxes and Tax Expenses; (ii) an Attorneys' Fee and Expense Award and Service Awards; and (iii) Notice and Administration Expenses.

Class Members entitled to receive a payment from the Fund ("Authorized Claimants") will receive payment through a process that is fair and equitable, and which distributes the Fund in accordance with the relative economic interests as measured by the amount of premium paid to Defendants over the period January 1, 1997, through June 15, 2023 ("Class Period"). At the same time, the Plan ensures that the administration is as simple and cost-effective as possible and imposes minimal burdens on Authorized Claimants. Consistent with these goals, the Plan will allocate the Fund among Authorized Claimants in a way that is proportional to the relative economic interests of Class Members, and will rely, to the extent possible, on data available to Plaintiffs' Counsel and the Claims Administrator, and by information provided by Authorized Claimants on the Claim Form respecting the premium paid.

The Plan proposes to determine the amount that each Authorized Claimant paid in premium to the Defendants during the Class Period based upon the best information available or a reasonable estimate of the total premium attributable to each Authorized Claimant. The premium paid will be determined or estimated by data previously obtained by Plaintiffs' Counsel from Defendants, third-party coverholders, brokers, a settlement database from MDL 1663, publicly available information, and information provided by Authorized Claimants.

The Claims Administrator will make its best estimate of premiums paid to the Defendants over the Class Period. The actual claim value amount of any individual Authorized Claimant will be impacted by the amount of premium paid by the entire group of Authorized Claimants. Each Authorized Claimant will receive his, her, or its *pro rata* share of the Fund that is equal to its

EXHIBIT B

THE TICKER

Tuesday July, expected \$68.3 Earnings expected **Factory orders** up 2.3% June, previous American Eagle Outfitters July, exp. down 2.3% **0.16**/0.04 Earnings expected ChargePoint Holdings **(0.13)**/(0.19) **(0.11)**/(0.34) Asana Core & Main **0.67**/0.67 HealthEquity **0.48**/0.33 Descartes Systems Group 0.49/0.25 Zscaler **0.33**/0.27 GameStop (0.14)/(0.35) Wednesday Thursday Mort. bankers indexes EIA status report up 2.0% Purch., prev. Previous change in stocks in up 3.0% Refinan., prev millions of barrels Int'l trade deficit Crude oil Gasoline in billions \$65.5 Distillates June, previous

Previous down 10.6 down 0.2 up 1.2

Expected 230,000 **Productivity** 1st qtr., prev. up 3.7% 2nd qtr., prelim., exp. up 3.4% Unit labor costs 1st qtr., prev. up 1.6% 2nd qtr., prelim., exp. up 1.9%

EIA report: natural gas

Freddie Mac mortgage

Initial iobless claims

up 32

7.18%

6.55%

228,000

billions of cubic feet

survey

30-year fixed

15-year fixed

Earnings expected Estimate/Year Ago DocuSign **0.66**/0.44 Guidewire Software 0.38/0.03 Science Applications International **1.62**/1.75 0.08/(0.10) Smartsheet Toro **1.24**/1.19

Friday Wholesale inventories June, prev. down 0.5% July, exp. down 0.1% **Consumer Credit** June, prev. up \$17.9 bil. up \$19.5 bil. July, exp. Earnings expected Kroger **0.91**/0.90

Bonds | wsj.com/market-data/bonds/benchmarks

Note: Forecasts are from Dow Jones weekly survey of economists

FactSet Estimates earnings-per-share estimates don't include extraordinary

items (Losses in parentheses) lacktriangle Adjusted for stock split

Global Government Bonds: Mapping Yields

Yields and spreads over or under U.S. Treasurys on benchmark two-year and 10-year government bonds in selected other countries; arrows indicate whether the yield rose(▲) or fell (▼) in the latest session

	Country/				—— Yield	(%)			Spread Under/Over U.S. I	reasurys, in basis	points
Coupon (%)	Maturity, in years	Latest(•)-	1 0 1	. 2	3 4 !	5 Previous	Month ago	Year ago	Latest	Prev	Year ago
5.000	U.S. 2	4.866 ▲			•	4.857	4.912	3.520			
3.875	10	4.173 🔺			•	4.090	4.048	3.264			
0.250	Australia 2	3.844 ▲			•	3.796	3.929	3.052	-102.6	-107.5	-35.0
3.000	10	4.100 🛦			•	4.013	4.200	3.658	-8.5	-17.2	46.0
0.000	France 2	3.302 ▲			•	3.299	3.264	0.924	-156.9	-157.1	-247.8
3.000	10	3.104 🛦			•	3.068	3.097	2.146	-108.2	-111.8	-105.3
3.100	Germany 2	3.022 🛦			•	3.007	2.984	1.094	-1 84	-186.3	-230.8
2.600	10	2.582 🛦		•		2.549	2.569	1.523	-160.4	-163.7	-167.6
3.600	Italy 2	3.731 ▲			•	3.656	3.648	2.136	-113.9	-121.4	-126.6
4.350	10	4.292 ▲			•	4.229	4.213	3.839	10.6	4.3	64.0
0.005	Japan 2	0.022 ▼	•			0.025	0.029	-0.079	-484.9	-484.6	-348.1
0.400	10	0.646 🛦	•			0.632	0.646	0.243	-353.9	-355.4	-295.6
0.000	Spain 2	3.442 ▲			•	3.394	3.432	1.250	-142.8	-147.7	-215.1
3.550	10	3.618 🛦			•	3.560	3.590	2.708	-56.7	-62.6	-49.1
0.625	U.K. 2	4.936 ▲			•	4.890	4.841	3.110	6.6	1.9	-29.1
4.250	10	4.468 ▲			•	4.430	4.384	2.916	28.3	24.4	-28.3

Source: Tullett Prebon, Tradeweb ICE U.S. Treasury Close

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CLASS ACTION

Below is a Summary Notice of a proposed partial class action settlement reached in a class action lawsuit pending in the United States District Court for the District of New Jersey known as *Lincoln Adventures*, *LLC*, et al. vs. *Those Certain Underwriters at Lloyd's*, et al. A more detailed version of this Notice is contained in a Long-form Notice posted on the Settlement website at www.SyndicateSettlement.com. You are encouraged to read the Long-form Notice for a more in-depth explanation of the proposed partial settlement and your rights as they relate to the Settlement.

IF YOU PURCHASED INSURANCE THROUGH CERTAIN SYNDICATES AT LLOYD'S, LONDON DURING THE PERIOD JANUARY 1, 1997, THROUGH JUNE 15, 2023, YOU COULD GET MONEY FROM A PARTIAL CLASS ACTION SETTLEMENT THAT MAY AFFECT YOUR RIGHTS.

A proposed partial class action settlement has been reached with some, but not all, of the Lloyd's Syndicates who are Defendants in the case and sold insurance to policyholders in the United States (the "Settlement"). Plaintiffs assert causes of action against the Defendants for violation of the Racketeer Influenced and Corrupt Organizations Act, civil conspiracy, and unjust enrichment based on allegations that Defendants engaged in a deceptive scheme to conceal the lack of competition in the Lloyd's Market. The Settling Defendants deny the allegations made against them.

The Syndicates that have settled are Syndicate Nos. 510, 1084, 1096, and 1245 (the "Settling Defendants"). The Syndicates who remain Defendants in the case, and who have not settled, are Syndicate Nos. 0727, 1003, 2003, 2020, 2488, and 2791 (the "Non-Settling Defendants"). The case will continue to be litigated against the Non-Settling Defendants

WHAT ARE YOUR LEGAL RIGHTS AND IMPORTANT DEADLINES

If you do not want to be legally bound by the Settlement, you must exclude yourself in writing from the Class by November 23, 2023. The steps you must follow to be excluded are described in the Long-form Notice, which is available at www.SyndicateSettlement.com. You can also obtain a copy of the Long-form Notice by mail or email by calling the toll-free number at 1-877-298-4134 between the hours of 8 a.m. and 5 p.m. Central Time. If you do not exclude yourself, but instead stay in the Class, you may object or comment on the Settlement, the Plan of Allocation, the application for attorneys' fees and expenses, or service awards to the class representatives by November 23, 2023. The procedure on how to object or comment is described in the Long-form Notice at www.SyndicateSettlement.com.

The Court scheduled a Fairness Hearing for December 14, 2023, at 11:30 a.m. Eastern Time, at which the Court will consider whether to approve the Settlement, the Plan of Allocation, an award of attorneys' fees and expenses, and service awards for the class representatives. The hearing will take place in Courtroom 5 in the United States Courthouse located at Martin Luther King Building and U.S. Courthouse, 50 Walnut Street, Newark, New Jersey 07101. The Court may choose to change the date and/or time of the hearing (or decide to conduct it virtually) without further notice of any kind other than on the settlement website and the Court's docket available at http://ecf.njd.uscourts.gov. If you plan to attend the hearing, you should confirm the date and time by checking the website at www.SyndicateSettlement.com or by calling the toll-free number at 1-877-298-4134. The Court at the hearing will consider objections that have been properly made by Class Members. If the Court finds the Settlement to be fair, reasonable, and adequate, it will approve the Settlement. You may choose to attend the hearing, either in person or through an attorney hired at your own expense, but attendance is not required. If you choose to attend the hearing and intend to make a presentation to the Court, you or your attorney must follow the procedures set forth in the Long-form Notice at www.SyndicateSettlement.com www.SyndicateSettlement.com.

A NOTICE OF INTENTION TO APPEAR MUST BE RECEIVED BY THE COURT AND THE COUNSEL IDENTIFIED BELOW NO LATER THAN NOVEMBER 23, 2023.

If the Court approves the Settlement, then the Settling Defendants will be dismissed from the case. Class Members who have not properly requested exclusion from the Class will be deemed to have released the Settling Defendants from all claims related to the case and will not be able to sue the Settling Defendants for any of the conduct that was the subject of the case. The full text of the Release is set forth in the Long-form Notice at www.SyndicateSettlement.com.

WHO IS INCLUDED IN THE CLASS

The Settlement affects members of the Class, which are with certain limited exceptions, all persons and entities in the United States who, during the period January 1, 1997, through June 15, 2023 (the "Class Period"), purchased or renewed a contract of insurance (an insurance policy, not reinsurance) with any of the Defendants. The complete description of the Class is set forth in the Long-form Notice at www.SyndicateSettlement.com.

WHAT DOES THE SETTLEMENT PROVIDE

The Settling Defendants have agreed to make payments to settle the claims against them. The total amount of these payments is \$7,900,000. After deducting the amounts approved by the Court for settlement and claims administration costs, attorneys' fees and litigation expenses, and service awards for the class representatives, these funds will be paid to members of the Class. The Settling Defendants will be entitled to the release and other provisions of the Settlement.

WHO WILL RECEIVE A PAYMENT Payments to Class Members will be according to the Plan of Allocation, which is included in the Long-form Notice at www.SyndicateSettlement.com. To receive a payment, Class Members must submit a Claim Form by December 21, 2023, as

more fully described in the next paragraph. HOW DO I RECEIVE A PAYMENT FROM THE SETTLEMENT

To be eligible for a payment, a Class Member must submit a Claim Form on or before December 21, 2023. Claim Forms are available at www.SyndicateSettlement.com. Claim Forms can be requested from the Claims Administrator by calling the toll-free number at 1-877-298-4134 between the hours of 8 a.m. and 5 p.m. Central Time, or by email at info@SyndicateSettlement.com. Claim Forms can be completed online at www.SyndicateSettlement.com, completed online at www.SyndicateSettlement

WHO ARE THE ATTORNEYS FOR THE CLASS AND THE SETTLING DEFENDANTS

The Attorneys for the Class are

Rachel L. Jensen ROBBINS GELLER RUDMAN & DOWD LLP 655 West Broadway, Suite 1900 San Diego, CA 92101

Robert S. Schachter ZWERLING, SCHACHTER & ZWERLING, LLP 41 Madison Avenue New York, NY 10010

The Attorneys for the Settling Defendants are:

Matthew M. Burke ROBINSON & COLE LLP One Boston Place, 26th Floor Boston, MA 02108 Email: mburke@rc.com

HOW CAN I OBTAIN ADDITIONAL INFORMATION?

If you think that you may be a Class Member, you can obtain more information, including a copy of the Long-form Notice, the Claim Form, the Settlement Agreement, and other documents relating to the Settlement by visiting **www.SyndicateSettlement.com** or by contacting the Claims Administrator toll-free at 1-877-298-4134.

PLEASE DO NOT CONTACT THE COURT OR THE CLERK.

THE WALL STREET JOURNAL. THEMARKETPLACE **ADVERTISE TODAY** (800) 366-3975 For more information visit: wsj.com/classifieds

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Notice of Bankruptcy Auction Sale of Assets All of the assets of a tanning salon operation in PBC Florida (5 locations) will be considered for sale at auction on September 13, 2023 at 1:30 PM at a hearing before the United States Bankrupty Court for the Southern District of Florida Case 23-14750 MAM

AUCTIONS

Flagler Waterview Building: 1515 North Flagler Drive, Suite 801 - West Palm Beach, FL 33401 (561) 514-4100 for more information and for copies of any relevant documents contact Julianne Frank, Esq. as identified in the pleadings.

BLACK SANDS to GOLD BARS 5% to 20% + per month Min Inv - \$25k Long Term/Accred only FREE GOLD GUIDE - 888-725-8703

BUSINESS OPPORTUNITIES

BORROWING BENCHMARKS

Rates	Septmber 4, 2023	
Key annual interest borrow or lend mone international marke below are a guide to but don't always rep transactions.	ey in U.S. and ts. Rates general levels	1

Inflation

	July Illuex	Cligito	111 (70)							
	level	June '23	July '22							
U.S. consu	mer price in	dex								
All items	305.691	0.19	3.2							
Core	309.402	0.16	4.7							
In	International rates									
	We	ek -52	-Week							

U.S.	8.50	8.50	8.50	5.50
Canada	7.20	7.20	7.20	4.70
Japan	1.475	1.475	1.475	1.475

ago

High

U.S. primerate is the base rate on corporate loans posted by at least 70% of the 10 largest U.S. banks, and is effective July 27, 2023. Other prime rates aren't directly comparable, lending practices vary widely by location, Discount rate is effective July 27, 2023. Secured Overnight ncing Rate is as of August 31, 2023. DTCC GCF Repo Index is Depository Trust & Clearing Corp.'s weighted average for overnight trades in applicable CUSIPs. Value traded is in billions of U.S. dollars. Federal-funds rates are Tullett Prebon rates as of 5:30 p.m. ET. Sources: Federal Reserve; Bureau of Labor Statistics; DTCC; FactSet; Tullett Prebon Information, Ltd.

Gold, per troy oz

Latest ago High **Policy Rates** Federal funds **4.25** 4.25 4.25 0.50 **2.25** 2.25 0.25 Effective rate **5.3400** 5.3400 5.3400 2.3300 Euro zone Switzerland **5.6500** 5.6500 5.6500 2.4500 **5.25** 5.25 5.25 **5.3200** 5.3100 5.3200 2.3000 Australia **4.10** 4.10 4.10 1.85 **5.3300** 5.3300 5.3300 2.3200 Overnight repurchase **5.3500** 5.3600 5.3700 2.3200 **5.35** 5.34 5.35 2.25 **Treasury bill auction** Sept. 1, 2023 4 weeks 5.280 5.285 5.840 2.470 5.340 5.300 5.340 2.880 13 weeks 5.295 5.350 3.235 26 weeks 5.350 Chg From (%) Secondary market June '23 July '22 U.S. consumer price index Fannie Mae All items 0.19 305.691 30-year mortgage yields 309.402 6.489 6.797 6.881 5.244

International rates Week – 52-Week Latest High ago **Prime rates 8.50** 8.50 8.50 5.50 U.S. 1,475 1.475 1.475 1.475 **Policy Rates** 4.25 2.25 4.25 2.25 2.25 0.25 Switzerland 5.25

Australia 4.10 4.10 4.10 Overnight repurchase **5.35** 5.34 U.S. government rates Discount

7.25 7.25 7.25 4.25 Commercial paper (AA financial) 5.40 5.54 2.66 n.a. Secured Overnight Financing Rate 5.31 5.30 5.31 2.25 Value -52-Week 5.35 2.25 **DTCC GCF Repo Index 5.363** 10.200 5.367 2.221 Treasury **5.402** 67.300 5.407 2.319 5.50 5.50 5.50 2.50

30,2860

*£19.3500

*24.5350

Cash Prices | wsj.com/market-data/commodities

*1944.30

Monday, September 04, 2023

Oats,No.2 milling,Mnpls-u Rice, Long Grain Milled, No. 2 AR-u,w Sorghum,(Milo) No.2 Gulf-u

SovbeanMeal.Cent IL.rail.ton48%-u.w

6.501

Latest

Other short-term rates

6.823 6.988 5.250

ago high

Friday

37.25

n.a. 423.95

These prices reflect buying and selling of a variety of actual or "physical" commodities in the marketplace separate from the futures price on an exchange, which reflects what the commodity might be worth in future months.

Handy & Harman base

LBMA spot price

(U.S.\$ equivalent)

Handy & Harman fabricated

Coins,wholesale \$1,000 face-a

17-10:22				2212 100
*£19.4400 *24.6450	Other metals LBMA Platinum Price PM Platinum,Engelhard industrial Palladium,Engelhard industrial	*980.0 987.0 1240.0	Wheat, Spring14%-pro Mnpls-u Wheat, No.2 soft red, St. Louis-u Wheat - Hard - KC (USDA) \$ per bu-u Wheat, No.1 soft white, Portld, OR-u	8.6975 5.1650 7.5575 6.9000
*983.0 *2184.0	Aluminum, LME, \$ per metric ton		Food	
25	Iron Ore, 62% Fe CFR China-s	n.a.	Beef,carcass equiv. index	288.57
*98.05	Steel, HRC USA, FOB Midwest Mill-s	n.a. n.a.	select 1-3,600-900 lbsu	264.23
23 Friday	Battery/EV metals BMI Lithium Carbonate, EXW China, =99.2%-v,w BMI Lithium Hydroxide, EXW China, =56.5% -v,w BMI Cobalt sulphate EXW China >20.5% -v m	30550 28075 4795	Broilers, National comp wtd. avgu,w Butter,AA Chicago-d Cheddar cheese,bbl,Chicago-d Cheddar cheese,blk,Chicago-d	1.1514 2.6600 187.00 195.00
70.000 w 14.300	BMI Nickel Sulphate, EXW China, >22%-v,m BMI Flake Graphite, FOB China, 100 Mesh, 94-95%-v,m	4281 578	Milk,Nonfat dry,Chicago lbd Coffee,Brazilian,Comp-y Coffee,Colombian, NY-y Eggs large white Chicago-u	107.50 1.5334 1.8606 1.4850
1950.00 1940.55 2154.01 *1944.20 *1942.30	Burlap,10-oz,40-inch NY yd-n,w Cotton,11/16 std lw-mdMphs-u Cotlook 'A' Index-t Hides,hvy native steers piece fob-u Wool,64s,staple,Terr del-u,w Grains and Feeds	0.7150 0.8711 *97.95 n.a. n.a.	Flour,hard winter KC-p Hams,17-20 lbs,Mid-US fob-u Hogs,lowa-So. Minnesota-u Pork bellies,12-14 lb MidUS-u Pork loins,13-19 lb MidUS-u Steers, TexOkla. Choice-u Steers,feeder,Okla. City-u,w	18.40 n.a. 84.53 1.3847 1.2013 178.84 279.25
2028.40 2076.92 2076.92 2504.15 1905.62 2038.10	Barley,top-quality Mnpls-u Bran,wheat middlings, KC-u,w Corn,No. 2 yellow,Cent IL-bp,u Corn gluten feed,Midwest-u,w Corn gluten meal,Midwest-u,w Cottonseed meal-u,w Hominy feed,Cent IL-u,w Maat,boogneyal 50% pro Maple-u,w	n.a. 145 4.6600 157.3 564.3 350 145	Fats and Oils Degummed cornoil, crude wtd. avgu,w Grease, choice white, Chicago-h Lard, Chicago-u Soybean oil, crude; Centl IL-u,w Tallow, bleach; Chicago-h Tallow, edible, Chicago-u	n.a. 0.6600 n.a. 0.6955 0.6950 n.a.
	*24.6450 *983.0 *983.0 *98.05 23 Friday 70.000 1940.55 2154.01 *1944.20 *1944.20 *1944.20 *2076.92 2076.92 2076.92 2076.92 2038.10	#19.4400 #24.6450 #24.6450 #24.6450 #283.0 #2184.0 #283.0 #284.0 #298.05 #98.05 #98.05 #598.05 #698.05	#E19.4400 *24.6450 *24.6450 *24.6450 *24.6450 *24.6450 Platinum, Engelhard industrial palladium, Engelhard industria	#E19.4400

KEY TO CODEs: A=ask; B=bid; BP=country elevator bids to producers; C=corrected; D=CME; E=Manfra,Tordella & Brookes; H=American Commodities Brokerage Co; K=bi-weekly; M=monthly; N=nominal; n.a.=not quoted or not available; P=Sosland Publishing; R=SNL Energy; S=Platts-TSI; T=Cotlook Limited; U=USDA; V=Benchmark Mineral Intelligence; W=weekly; Y=International Coffee Organization; Z=not quoted. *Data as of 8/31

Insider-Trading Spotlight

Trading by 'insiders' of a corporation, such as a company's CEO, vice president or director, potentially conveys new information about the prospects of a company. Insiders are required to report large trades to the SEC within two business days. Here's a look at the biggest individual trades by insiders, based on data received by Refinitiv on September 1, and year-to-date stock performance of the company

KEY: B: beneficial owner of more than 10% of a security class $\,$ CB: chairman $\,$ CEO: chief executive officer $\,$ CFO: chief financial officer $\,$ CO: chief operating officer D: director DO: director and beneficial owner GC: general counsel H: officer, director and beneficial owner $\textbf{I:} indirect transaction filed through a trust, insider spouse, minor child or other \ \textbf{O:} officer \ \textbf{OD:} officer and director \ \textbf{P:} president \ \textbf{UT:}$ unknown **VP:** vice president Excludes pure options transactions

Biggest weekly individual trades

Based on reports filed with regulators this past week

Date(s)	Company	Symbol	Insider	Title	trans (000s)		(000s)	Close (\$)	Ytd(%)
Buyer	S								
Aug. 22	Better Home Finance Holding	BETR	T. Bjorgolfsson	BI	1,700	24.55	41,735	0.80	-92.0
Aug. 28-29	Design Therapeutics	DSGN	A. William	DI	2,235	2.15-2.44	5,374	2.48	-75.8
Aug. 7	Liberty Media	LLYVK	J. Malone	CB	140	35.21-36.77	4,999	34.26	n.a.
Aug. 29	Globalstar	GSAT	J. Monroe	DOI	4,197	1.13	4,762	1.48	11.3
Aug. 25-28	3 Asana	ASAN	D. Moskovitz	CEO	160	21.27-21.80	3,446	21.63	57.1
Aug. 24	Societal CDMO	SCTL	M. Arens	DOI	6,250	.40	2,500	0.57	-61.8
Aug. 29	Workday	WDAY	C. Eschenbach	CEOI	9	236.25-241.23	2,086	248.49	48.5
Aug. 28-29	Domo	DOMO	D. Daniel	DI	137	10.88-10.99	1,498	10.85	-23.8
Aug. 23	NiSource	NI	L. Yates	CEO	40	26.44	1,058	26.56	-3.1
Aug. 28	Sirius XM Holdings	SIRI	J. Witz	CEO	250	4.11	1,027	4.50	-22.9
Aug. 28	Insulet	PODD	J. Hollingshead	CEO	6	181.41	1,007	192.18	-34.7
Aug. 28	Lyft	LYFT	P. Aggarwal	DI	97	10.34	1,002	12.34	12.0
Aug. 30	Biohaven	BHVN	J. Childs	DI	50	18.44	922	18.94	36.5
Aug. 28	Beyond Air	XAIR	R. Carey	D	250	2.70	674	3.17	-51.2
Aug. 28-29	Unifi	UFI	K. Langone	DO	100	6.42-6.54	643	7.10	-17.5
Aug. 21-24	Grindr	GRND	G. Zage	DO	100	5.22-5.50	538	5.14	10.5
Aug. 29	PRA Group	PRAA	S. Fredrickson	CB	26	19.31	502	19.71	-41.7
Aug. 29-31	LifeMD	LFMD	B. Velge	DI	132	3.58-3.93	501	4.25	119.1

Aug. 20 27	Ollill	0	ix. Earigoric	00	100	0.72 0.77	042	7.10	11.0
Aug. 21-24	Grindr	GRND	G. Zage	DO	100	5.22-5.50	538	5.14	10.5
Aug. 29	PRA Group	PRAA	S. Fredrickson	СВ	26	19.31	502	19.71	-41.7
Aug. 29-31	LifeMD	LFMD	B. Velge	DI	132	3.58-3.93	501	4.25	119.1
Sellers	3								
Aug. 1 Aug. 29	CBRE Group	CBRE	B. Boze B. Boze	DOI DOI	3,400 1,200	80.80 84.41	274,720 101,292	86.02	11.8
Aug. 23-25 Aug. 23-25	Advanced Drainage Systems	WMS	R. Jones A. Seetharam	DI DI	228 228	122.81-125.45 122.81-125.45	28,360 28,360	130.25	58.9
Aug. 28-29	NVIDIA	NVDA	M. Stevens	DI	52	468.08-489.91	25,092	485.09	231.9
Aug. 7-8	Liberty Media	FWONK	J. Malone	CB	324	72.10-74.18	23,680	69.03	19.5
Aug. 28	Airbnb	ABNB	J. Gebbia	DO	174*	125.56-127.00	21,990	132.69	55.2
Aug. 29	Teledyne Technologies	TDY	R. Mehrabian	CEO	46	416.13	18,934	420.53	5.2
Aug. 24-28	Arthur J. Gallagher & Co.	AJG	D. Howell	CFO	66	225.87-229.11	15,039	231.07	22.6
Aug. 24	Real Good Food	RGF	J. Schreider	В	3,456	3.75	12,960	4.00	-39.7
Aug. 28-29	Paylocity Holding	PCTY	S. Sarowitz	DO	64	199.42-201.19	12,896	203.78	4.9
Aug. 30	Church & Dwight	CHD	M. Farrell	CEO	133	96.00	12,757	96.26	19.4
Aug. 29	IDEXX Laboratories	IDXX	J. Polewaczyk	0	23	508.96-511.22	11,696	511.29	25.3
Aug. 24	Datadog	DDOG	A. Agarwal	Р	113	92.02-96.02	10,425	97.73	33.0
Aug. 23	Regeneron Pharmaceuticals	REGN	C. Poon	D	12	837.92-841.05	10,315	831.63	15.3
Aug. 24-25	DoorDash	DASH	A. Fang	D	134	76.32-77.69	10,293	84.04	72.1
Aug. 24-28	Donnelley Financial Solutions	DFIN	J. Jacobowitz	DOI	217	46.92-47.83	10,209	49.95	29.2
Aug. 23	Murphy USA	MUSA	R. Clyde	CEO	32	311.23	10,013	318.44	13.9
									$\overline{}$

* Half the transactions were indirect **Two day transaction

Buying and selling by sector

Based on actual transaction dates in reports received this past week

Sector	Buvina	Sellina	Sector	Buving	Selling
Basic Industries	853,256	9,795,290	Finance	1,763,490	39,909,352
Capital Goods	296,840	80,088,393	Health care	12,274,944	25,434,261
Consumer durables	780,055	5,526,786	Public Utilities	1,198,403	1,626,454
Consumer non-durables	152,603	18,532,746	Technology	7,195,598	126,276,270
Consumer services	7,623,700	149,021,612	Transportation	159,957	533,518
Energy	599,503	5,401,292			

Sources: Refinitiv; Dow Jones Market Data

CLOSED-END FUNDS

Listed are the 300 largest closed-end funds as measured by assets. Closed-end funds sell a limited number of shares and invest the proceeds in securities. Unlike open-end funds, closed-ends generally do not buy their shares back from investors who wish to cash in their holdings. Instead, fund shares trade on a stock exchange. NA signifies that the information is not available or not applicable. MS signifies funds not in existence for the entire period. 12 month yield is computed by dividing income dividends paid (during the previous 12 months for periods ending at monthend or during the previous 52 weeks for periods ending at any time other than month-end) by the latest month-end market price adjusted for capital ending at any time other than monuneracy by the latest month-end market price adjusted for capital gains distributions. Depending on the fund category, either 12-month yield or total return is listed. Source: Lipper

Friday, September 15, 2023

			-	-Z 44K
Fund (SYM)	NAV (Prem Disc	Ttl Ret
General Equity Fund	ls			
Adams Diversified Eq Inc AD	X 20.14	17.22	-14.5	16.7
Central Secs CET	44.70	36.04	-19.4	9.4
CohenStrsCEOppFd F0	F 10.43	10.39	-0.4	4.0
EVTxAdvDivIncm EV	T 23.80	22.00	-7.6	-0.9
GabelliDiv&IncTr GD	V 24.47	20.24	-17.3	5.0
Gabelli Equity Tr GAI	B 5.02	5.27	+5.0	-1.8
GeneralAmer GAM	51.13	41.77	-18.3	19.1
JHancockTaxAdvDiv HT	D NA	19.27	NA	-10.6
Liberty All-Star Equity US	A 6.30	6.03	-4.3	8.7
Liberty All-Star Growth AS	G 5.40	5.01	-7.2	-1.3
Royce Micro-Cap Tr RM	IT 9.79	8.46	-13.6	8.8
Royce Value Trust RV	T 15.15	13.14	-13.3	0.7
Course Capital COD	42 / E	20.70	0.1	10.4

SRH Total Return **STEW** 16.87 13.49 -20.0 17.4 Tri-Continental **TY** 31.23 27.19 -12.9 7.7 **Specialized Equity Funds** abrdn Glb Prem Prop **AWP** 4.07 3.88 -4.7 abrdn Global Infra Inc **ASGI** 20.33 17.14 -15.7

 Adams Natural Resources
 PEO
 27.48
 23.28
 -15.3
 19.0

 ASA Gold & Prec Met Ltd
 ASA
 17.17
 14.35
 -16.4
 5.9

 BR Enh C&I
 19.01
 18.66
 -1.8
 14.6

 BlackRock Energy & Res BGR 14.95 13.21 -11.6 22.5

Source Capital **SOR** 42.65 38.79 -9.1 10.4 Sprott Focus Trust **FUND** 8.43 7.64 -9.4 7.3

					2 wk
Fund (S	YM) I	NAV (rem Disc	Ttl Ret
BlackRoc	k Eg Enh Div BDJ	8.59	7.60	-11.5	-4.4
BlackRock	Enh Glbl Div BOE	11.31	9.69	-14.3	11.4
	Enh Intl Div BGY			-13.5	16.9
	ESG Cap All T ECAT				19.3
	Hlth Sci Term BMEZ				-0.3
	Hlth Sciences BME			-6.2	-0.5
	nnov&Gro Term BIGZ			-19.8	-0.8
	Res & Comm BCX		9.44		12.3
	ci&Tech Term BSTZ		16.56	-19.9	-4.9
	Sci&Tech Trust BST			-2.6	7.1
BlackRock	Utlinf & Pwr Bul	21.63	20.75	-4.1	-4.0
CLEARBRIDG	EENGY MDS OPP EMO	36.55	31.76	-13.1	23.6
CLEARBRIDG	EMLP&MDSTMTR CTR	37.98	31.88	-16.1	19.1
ClearBridge	MLP & Midstm CEM	42.43	36.18	-14.7	18.9
ChnStrl			21.01		-12.2
	teersQualInc RQI				-7.8
	Real Est and I RLTY			-11.8	-0.5
	teers TotRet RFI			-2.9	-8.4
	REITPrefinc RNP			-5.4	-4.3
	el Prm Tech Gr STK			+4.8	18.8
	ect Income DNP		10.01		-2.3
	ti&InfraIncFd DPG		9.11		-28.6
	Eqtylnc EOI		16.07	-2.6	12.3
	Eqtylncoll EOS			-4.5	12.4
	nDvsEqInc ETJ		7.78	-8.5	-6.9
	MgdBuyWrtInc ETB			-8.5	-8.7
	lgdBuyWrtOpp ETV			-5.2	-6.9
	DvsEqInc ETY			-3.8	6.7
	xMgdGlbB ETW		7.82	-11.8	-1.1
	GblDvEqInc EXG		7.67	-10.6	3.2
	Impact Term TEAF			-19.4	-6.2
	Energy Inc G FEN			-12.8	1.2
	nhanced Eq FFA nergyInfra FIF			-2.4	18.1
				-12.2	9.4 9.4
	LPEner&Inc FEI lealthcare GRX			-14.0 -18.2	9.4 -8.6
Gabelli F		3.04		120.4	-8.6 2.4
	Gold&NatRes GGN		3.75	-4.8	22.1
	nl Opptys BTO		26.09		-17.2
Juditel	п оррсуз ВТО	IVA	20.07	IVA	17.2

Fund (SYM)	NAV (F :lose/	rem	2 wk Ttl Ret
Neuberger Brmn Enrgy I&I NML			NA	11.6
Neuberger Nxt Gen Conn NBXG				
Nuv Dow 30 Dyn Overwrite DIAX				-1.3
NuvCorEqAlpha JCE				9.9
Nuveen Nasdaq 100 Dyn Ov QQQX	23.69	22.31	-5.8	10.7
Nuv Real Est JRS			-15.2	
NuvS&P500DynOvFd SPXX				
NuvSP500BuyIncFd BXMX				
ReavesUtilityIncome UTG				
Tortoise Enrgy Infra Crp TYG	36.10	30.28	-16.1	-1.2
Tortoise Midstream Enrgy NTG	42.30	35.07	-17.1	5.4
VDivInt&PremStr NFJ				
V Art Int&Tech Opps AIO			-6.5	16.5
Income & Preferred S				
CalamosStratTot CSQ			+0.1	
CohenStrsLtdDurPref&Inc LDP				-4.8
CohenStrsSelPref&Income PSF			-7.0	
CohenStrsTaxAvPreSecs&l PTA			-7.9	3.9
FirstTrIntDurPref&Inc FPF				
JHanPrefinc HPI		14.90	NA	
JHPrefincil HPF	NA	14.98	NA	-4.8
HnckJPfdInco III HPS	NA	13.73	NA	-0.7
J Han Prm PDT		10.03		-24.5
LMP CapInco SCD			-13.4	
Nuveen Multi-Asset Inc NMAI				
Nuveen Pref & Inc Opp JPC	7.39 7.36		-14.2	
Nuveen Fd JPS			-15.4	
Nuveen Pref & Inc Term JPI Nuveen Var Rate P&I NPFD				
TCW Strat Income TSI			-13.7 -7.5	
Convertible Sec's. Fur		4.08	-/.5	5.0
AdvntCnvrtbl&IncFd AVK		10.01	10 1	-4.2
CalamosConvHi CHY				
		10.73		7.5
			-13.2	
Ellsworth G&I Fund Ltd ECF V Conv & Inc NCV	3.70	2 15	-14.9	
V Conv & Inc II NCZ	3.29		-14.9	-1.0
V Div Inc & Conv ACV				2.4
V Egty & Conv Inc NIE		20.15		13.7

	Prem Fund (SYM) NAV Close/Disc	52 wk Ttl Ret
,	World Equity Funds	
	abrdn Emg Mkts Eg Inc AEF 5.94 5.09 -14.3	7.6
	abrdn Glbl Dvn Div AGD 10.71 9.13 -14.8	6.0
	abrdn Glbl Dyn Div AGD 10.71 9.13 -14.8 abrdn Tot Dyn Div AOD 9.26 7.90 -14.7	10.5
	Allspring GI Div Oppty EOD 4.76 4.18 -12.2	
	BlackRock Cap Alloc Term BCAT 16.92 14.48 -14.4	
,	Calamos GloDyninc CHW 6.55 5.83 -11.0	
1	EV TxAdvGlbDivInc ETG 18.26 16.21 -11.2	3.8
:	EtnVncTxAdvOpp ETO 24.73 22.41 -9. 4	5.6
!	FirstTr Dyn Euro Eg Inc FDEU 13.58 12.82 -5.6	31.1
ļ	Gabelli Multimedia GGT 3.67 6.03 +64.3	
:	GDL Fund GDL 10.07 7.78 -22.7	4.2
	Highland Global Alloc HGLB 11.37 8.53 -25.0	-7.1
	India Fund IFN 16.63 17.28 +3.9	
	Japan Smaller Cap JOF 9.03 7.36 -18.5	
	LazardGlbTotRetInc LGI 16.75 14.16 -15.5	
•	Mexico MXF NA 16.99 NA	31.0
1	Miller/Howard High Inc E HIE NA 10.05 NA	3.8
	MS ChinaShrFd CAF NA 12.50 NA	-13.5
	MS India IIF NA 22.70 NA	8.7
	MS CBRE Gl In Mg Term MEGI 15.22 12.95 -14.9	
	New Germany GF NA 8.55 NA	13.5
	Nuveen RI Asst Inc & Gro JRI 12.97 10.84 -16.4	-6.4
'	Templeton Dragon TDF 10.30 8.67 -15.8	-12.7
	Templeton Em Mkt EMF 13.74 11.78 -14.3	12.6
	Prem	12 Mo
'	Fund (SYM) NAV Close /Disc	Yld
•	U.S. Mortgage Bond Funds	
	BlckRk Income BKT 12.20 11.67 -4.4	8.8
'	Invesco HI 2023 Tgt Term IHIT 7.60 7.22 -5.0	5.7
,	Investment Grade Bond Funds	
	Angel Oak FS Inc Trm FINS 13.68 11.92 -12.9	9.6
	BIRck Core Bond BHK 10.43 10.16 -2.6	
	BR Credit Alloc Inc BTZ 10.97 9.92 -9.6	
	InvescoBond VBF 15.64 14.85 -5.1	
	J Han Income JHS NA 10.57 NA	
	MFS Intmdt MIN 2.86 2.67 -6.6	
	2.00 2.07 0.0	14.5

Western Asset Inf-Lk Inc WIA 9.48 8.10 -14.6 14.5

Fund (SYM)	VAV (Prem1 Disc		Fund (SYM)
Western Asset Inf-Lk O&I WIW				12.6	WstAstHIF II
Westn Asst IG Def Opp Tr IGI				4.9	Western Asset Hi In
Loan Participation Fu				,	Western Asset Hi Y
Apollo Senior Floating AFT		13.38	-12.2	10.1	Other Domest
BR Debt Strategy DSU			-5.7	9.2	Allspring Multi-Se
BR F/R Inc Str FRA		12.44	-6.0	9.2	Ares Dynamic Crdt A
BlackRock Floatng Rt Inc BGT	12.87	11.97	-7.0	9.3	BlackRock Mlt-Sc
BS SFR 2027 T BSL		13.23		9.1	BlackRock Tax Mu
BS St Cr 2027 Tm BGB	12.70	11.19	-11.9	9.3	DoubleLine:Oppor Co
EtnVncFltRteInc EFT			-6.9	9.6	EVLmtDurIncr
EV SenFlRtTr EFR		12.08	-8.1	9.4	Franklin Ltd Dur In
FT/Sr Fltg Rte Inc 2 FCT			-9.0	9.4	J Han Investor
Highland Oppty & Income HFRO			-38.4	11.2	MFS Charter N
InvDYCrOpp:AX VTA		NA	NA	NA	NuvCorePlusImp
InvSnrIncTr VVR	4.13	3.88	-6.1	14.1	Nuveen Taxable Mu
Nuveen Credit Strat Inc JQC			-13.7	10.9	PIMCO Corp & Inc C
NuvFloatRateIncFd JFR		8.09	-12.1	10.9	PIMCO Corp & Inc
High Yield Bond Fund		7.07	.12	171	PIMCOHilnco I
abrdn Inc Credit Str ACP		7.06	+1.3	17.1	PIMCO IncmStri
AllianceBernGlHilncm AWF			-7.7	8.8	Putnam Prem
Allspring Income Oppty EAD Barings Glb SD HY Bd BGH			-12.3	9.7 10.8	Western Asset Dvs
BR Corporate HY HYT			-3.2	10.8	World Income
BlackRock Ltd Dur Inc BLW			-3.2 -4.5	8.9	abrdn AP IncFo
BNY Mellon Hi Yield Str DHF			-14.0	8.7	MS EmMktDom[
Brookfield Real Asst Inc RA		12.19	NA	18.5	PIMCO Dynamic In
CrSuisHighYld DHY	2.12		-10.4	9.8	PIMCO Stratg
DoubleLine Inc Sol DSL			-0.1	12.5	Templeton Em
DoubleLine Yld Opps DLY			-3.9	9.6	Templtn Glbl Ir
First Tr Hi Inc Lng/Shrt FSD				11.3	WstAstEmergD
First Trust HY Opp:2027 FTHY				11.1	Western Asset GI Cr
Franklin Univ FT	7.40		-9.3	7.5	National Mun
KKR Income Opportunities KIO			-8.4	10.9	AllBerNatlMun
New Amer Hi Inc HYB				7.7	BlckRk Inv Q M
Nuveen Global High Inc JGH			-9.9	11.0	BlackRock Muni 203
PGIM Global High Yield GHY	12.40	11.07	-10.7	11.2	BlackRock Mui
PGIM High Yield Bond ISD				10.2	BlackRock Mui
PGIM Sh Dur Hi Yld Opp SDHY				8.4	BlckRk Muni Inc
PioneerHilncm PHT	7.77	6.97	-10.3	9.9	

Fund (SYM) N	IAV C	:lose/	Disc	Yld
WstAstHIFII HIX	4.75	4.70	-1.1	12.1
Western Asset Hi Inc Opp HIO	4.24	3.81	-10.1	9.3
Western Asset Hi Yld DO HYI	12.49	11.65	-6.7	9.8
Other Domestic Taxa	ble Bo	nd Fu	nds	
Allspring Multi-Sector ERC	9.78	9.44	-3.5	8.8
Ares Dynamic Crdt Alloc ARDC	14.21	12.78	-10.1	10.1
BlackRock Mlt-Sctr Inc BIT	14.28	14.54	+1.8	10.0
BlackRock Tax Muni Bd BBN	17.05	15.60	-8.5	7.8
DoubleLine:Oppor Crdt Fd DBL	14.43	14.43	0.0	9.2
EVLmtDurlncm EVV	10.35	9.17	-11.4	11.8
Franklin Ltd Dur Income FTF	7.09	6.16	-13.1	11.5
J Han Investors JHI	NA	12.51	NA	7.2
MFS Charter MCR	6.65	6.00	-9.8	0.0
NuvCorePlusImpact NPCT	11.31	9.49	-16.1	11.3
Nuveen Taxable Muni Inc NBB	16.35	14.95	-8.6	6.1
PIMCO Corp & Inc Oppty PTY	10.63	13.77	+29.5	11.1
PIMCO Corp & Inc Strat PCN	10.96	13.74	+25.4	10.8
PIMCOHilnco PHK	4.40	4.62	+5.0	11.7
PIMCO IncmStrFd PFL	7.57	7.81	+3.2	12.4
PIMCO IncmStrFd II PFN	6.68	6.67	-0.1	12.5
Putnam Prem Inc PPT	3.77	3.49	-7.4	8.8
Western Asset Dysfd Inc WDI	15.24	13.66	-10.4	11.4
World Income Funds				
abrdn AP IncFd FAX	3.01	2.62	-13.0	12.6
MS EmMktDomDebt EDD	5.40	4.66	-13.7	6.3
PIMCO Dynamic Income PDI	16.78	17.50	+4.3	18.2
PIMCO Stratg Inc RCS	4.22	5.48	+29.9	11.1
Templeton Em Inc TEI	5.61	4.91	-12.5	11.1
Templtn Glbl Inc GIM	4.39	3.98	-9.3	8.9
Mat AstEmoraDobt EMD	10.02	0.7/	120	10 1

Western Asset Gl Cr D Op GDO 12.70 11.96 -5.8 9.9 National Muni Bond Funds AllBerNatlMunInc AFB 11.91 9.94 -16.5 BlckRk Inv Q Mun **BKN** 12.56 10.61 -15.5 BlackRock Muni 2030 Tgt **BTT** 23.03 20.00 -13.2 BlackRock Muni **BFK** 11.20 9.43 -15.8 BlackRock Muni II **BLE** 11.58 9.76 -15.7 4.5 BlckRk Muni Inc Qly **BYM** 12.16 10.25 -15.7 4.6

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CLASS ACTION

Below is a Summary Notice of a proposed partial class action settlement reached in a class action lawsuit pending in the United States District Court for the District of New Jersey known as *Lincoln Adventures*, *LLC*, et al. vs. Those Certain Underwriters at Lloyd's, et al. A more detailed version of this Notice is contained in a Long-form Notice posted on the Settlement website at www.SyndicateSettlement.com. You are encouraged to read the Long-form Notice for a more in-depth explanation of the proposed partial settlement and your rights as they relate to the Settlement.

 $IF\ YOU\ PURCHASED\ INSURANCE\ THROUGH\ CERTAIN\ SYNDICATES\ AT\ LLOYD'S,\ LONDON$ DURING THE PERIOD JANUARY 1, 1997, THROUGH JUNE 15, 2023, YOU COULD GET MONEY FROM A PARTIAL CLASS ACTION SETTLEMENT THAT MAY AFFECT YOUR RIGHTS.

A proposed partial class action settlement has been reached with some, but not all, of the Lloyd's Syndicates who are Defendants in the case and sold insurance to policyholders in the United States (the "Settlement"). Plaintiffs assert causes of action against the Defendants for violation of the Racketeer Influenced and Corrupt Organizations Act, civil conspiracy, and unjust enrichment based on allegations that Defendants engaged in a deceptive scheme to conceal the lack of competition in the Lloyd's Market. The Settling Defendants deny the allegations made against them.

The Syndicates that have settled are Syndicate Nos. 510, 1084, 1096, and 1245 (the "Settling Defendants"). The Syndicates who remain Defendants in the case, and who have not settled, are Syndicate Nos. 0727, 1003, 2003, 2020, 2488, and 2791 (the "Non-Settling Defendants"). The case will continue to be litigated against the Non-Settling Defendants.

WHAT ARE YOUR LEGAL RIGHTS AND IMPORTANT DEADLINES

If you do not want to be legally bound by the Settlement, you must exclude yourself in writing from the Class by November 23, 2023. The steps you must follow to be excluded are described in the Long-form Notice, which is available at www.SyndicateSettlement.com. You can also obtain a copy of the Long-form Notice by mail or email by calling the toll-free number at 1-877-298-4134 between the hours of 8 a.m. and 5 p.m. Central Time. If you do not exclude yourself, but instead stay in the Class, you may object or comment on the Settlement, the Plan of Allocation, the application for attorneys' fees and expenses, or service awards to the class representatives by November 23, 2023. The procedure on how to object or comment is described in the Long-form Notice at www.SyndicateSettlement.com.

The Court scheduled a Fairness Hearing for **December 14, 2023, at 11:30 a.m. Eastern Time**, at which the Court will consider whether to approve the Settlement, the Plan of Allocation, an award of attorneys' fees and expenses, and service awards for the class representatives. The hearing will take place in Courtroom 5 in the United States Courthouse located at Martin Luther King Building and U.S. Courthouse, 50 Walnut Street, Newark, New Jersey 07101. The Court may choose to change the date and/or time of the hearing (or decide to conduct it virtually) without further notice of any kind other than on the settlement website and the Court's docket available at https://ecf.njd.uscourts.gov. If you plan to attend the hearing, you should confirm the date and time by checking the website at www.SyndicateSettlement.com or by calling the toll-free number at 1-877-298-4134. The Court at the hearing will consider objections that have been properly made by Class Members. If the Court finds the Settlement to be fair, reasonable, and adequate, it will approve the Settlement. You may choose to attend the hearing, either in person or through an attorney hired at your own expense, but attendance is not required. If you choose to attend the hearing and intend to make a presentation to the Court, you or your attorney must follow the procedures set forth in the Long-form Notice at www.syndicateSettlement.com.

A NOTICE OF INTENTION TO APPEAR MUST BE RECEIVED BY THE COURT AND THE COUNSEL IDENTIFIED BELOW NO LATER THAN NOVEMBER 23, 2023.

If the Court approves the Settlement, then the Settling Defendants will be dismissed from the case. Class Members who have not properly requested exclusion from the Class will be deemed to have released the Settling Defendants from all claims related to the case and will not be able to sue the Settling Defendants for any of the conduct that was the subject of the case. The full text of the Release is set forth in the Long-form Notice at www.SyndicateSettlement.com.

WHO IS INCLUDED IN THE CLASS

The Settlement affects members of the Class, which are with certain limited exceptions, all persons and entities in the United States who, during the period January 1, 1997, through June 15, 2023 (the "Class Period"), purchased or renewed a contract of insurance (an insurance policy, not reinsurance) with any of the Defendants. The complete description of the Class is set forth in the Long-form Notice at www.SyndicateSettlement.com.

WHAT DOES THE SETTLEMENT PROVIDE

The Settling Defendants have agreed to make payments to settle the claims against them. The total amount of these payments is \$7,900,000. After deducting the amounts approved by the Court for settlement and claims administration costs, attorneys' fees and litigation expenses, and service awards for the class representatives, these funds will be paid to members of the Class. The Settling Defendants will be entitled to the release and other provisions of the Settlement.

WHO WILL RECEIVE A PAYMENT

Payments to Class Members will be according to the Plan of Allocation, which is included in the Long-form Notice at www.SyndicateSettlement.com. To receive a payment, Class Members must submit a Claim Form by December 21, 2023, as

more fully described in the next paragraph HOW DO I RECEIVE A PAYMENT FROM THE SETTLEMENT

To be eligible for a payment, a Class Member must submit a Claim Form on or before December 21, 2023. Claim Forms are available at www.SyndicateSettlement.com. Claim Forms can be requested from the Claims Administrator by calling the toll-free number at 1-877-298-4134 between the hours of 8 a.m. and 5 p.m. Central Time, or by email at info@SyndicateSettlement.com. Claim Forms can be completed online at www.SyndicateSettlement.com, emailed to the Claims Administrator at info@SyndicateSettlement.com, or mailed to the Claims Administrator at Syndicate Settlement, c/o A.B. Data, Ltd., P.O. Box 173075, Milwaukee, WI 53217. Each Class Member who wishes to claim part of the Settlement must submit a Claim Form by December 21, 2023. It is the responsibility of the Class Member to provide truthful and accurate information, and to update any information, including contact and address information, to the Claims Administrator, when appropriate.

WHO ARE THE ATTORNEYS FOR THE CLASS AND THE SETTLING DEFENDANTS The Attorneys for the Class are

Rachel L. Jensen ROBBINS GELLER RUDMAN & DOWD LLP 655 West Broadway, Suite 1900 San Diego, CA 92101

Robert S. Schachter ZWERLING, SCHACHTER & ZWERLING, LLP 41 Madison Avenue New York, NY 10010

The Attorneys for the Settling Defendants are:

Matthew M. Burke ROBINSON & COLE LLP One Boston Place, 26th Floor Boston, MA 02108 Email: mburke@rc.com

HOW CAN I OBTAIN ADDITIONAL INFORMATION?

If you think that you may be a Class Member, you can obtain more information, including a copy of the Long-form Notice, the Claim Form, the Settlement Agreement, and other documents relating to the Settlement by visiting **www.SyndicateSettlement.com** or by contacting the Claims Administrator toll-free at 1-877-298-4134.

PLEASE DO NOT CONTACT THE COURT OR THE CLERK.

CLASS ACTION

SUMMARY NOTICE OF PROPOSED CLASS ACTION SETTLEMENTS

If you entered into a European Government Bond Transaction from January 1, 2005 through and including December 31, 2016 ("Class Period"), your rights may be affected by pending class action settlements and you may be entitled to a portion of the settlement fund.

This notice is to alert you to <u>new and additional</u> proposed settlements reached with UniCredit and Natixis in *In re European Government Bonds Antitrust Litigation*, No. 1:19-cv-2601 (VM) (S.D.N.Y.) and the creation of an additional settlement fund totaling \$27,000,000. Together with the prior settlements with JPMorgan and State Street (collectively with UniCredit and Natixis, the "Settling Defendants"), the settlement fund total is \$40,000,000. UniCredit and Natixis also agreed to provide cooperation in connection with Plaintiffs" continued prosecution of claims against the non-settling Defendants. The settlements with UniCredit and Natixis will resolve all claims that were or could have been asserted against them in the action (as detailed in the respective settlements). UniCredit and Natixis deny any liability, fault, or wrongdoing. Litigation remains ongoing against the non-settling Defendants.

The capitalized terms in these paragraphs, as well as other capitalized terms, are explained or defined below or in the (i) Stipulation and Agreement of Settlement with JPMorgan Chase Bank, N.A., J.P. Morgan Securities PLC (f/k/a J.P. Morgan Securities Ltd.), and J.P. Morgan Securities Ltd. (f/k/a J.P. Morgan Securities Ltd.), ii) Stipulation and Agreement of Settlement with State Street Corporation and State Street Bank and Trust Company; (iii) Amended Stipulation and Agreement of Settlement with UniCredit Bank AG; and/or (iv) Amended Stipulation and Agreement of Settlement with Natixis S.A.

The United States District Court for the Southern District of New York (the "Court") authorized this notice. The Court appointed the lawyers listed below to represent the Settlement Class:

> Vincent Briganti LOWEY DANNENBERG, P.C. 4 S. Broadway, Suite 1100 White Plains, NY 10601

Gregory S. Asciolla DICELLO LEVITT LLP 485 Lexington Avenue, Suite 1001 New York, NY 10017

Kristen M. Anderson SCOTT+SCOTT ATTORNEYS AT LAW LLP 230 Park Ave., 17th Floor New York, NY 10169

Todd A. Seaver BERMAN TABACCO 425 California Street, Suite 2300 San Francisco, CA 94104

Subject to certain exceptions, the Settlement Class consists of all persons that purchased or sold one or more European Government Bond(s) in the United States directly from a Defendant, Deutsche Bank, or Rabobank (or a direct or indirect parent, subsidiary, affiliate, or division of a Defendant, Deutsche Bank, or Rabobank, or any of their alleged co-conspirators) from January 1, 2005 through December 31, 2016.

"European Government Bonds" means euro-denominated sovereign debt or bonds issued by European governments (e.g., Austria, Belgium, Cyprus, Estonia, Finland, France, Germany, Greece, Ireland, Italy, Luxembourg, Malta, the Netherlands, Portugal, Slovakia, Slovenia, and Spain).

If you are not sure if you are included in the Settlement Class, you cawww.EuropeanGovernmentBondsSettlement.com or by calling toll-free 1-877-883-7336. you can get more information, by visiting

What Is This Lawsuit About?

Plaintiffs allege that Defendants, including UniCredit, Natixis, JPMorgan, and State Street, conspired to fix the prices of European Government Bonds in the primary and/or secondary markets.

In the primary market, Plaintiff's allege that Defendants furthered this conspiracy by agreeing to artificially inflate European Government Bond prices at auction through a process known as "overbidding" and to otherwise coordinate their bidding strategies, thereby outbidding rivals and raising the benchmark for resale in the secondary market.

In the secondary market, Plaintiffs allege that Defendants, in control of the supply of newly issued European Government Bonds, agreed to fix bid-ask spreads. This includes, Plaintiffs allege, agreeing on higher prices to charge investors for European Government Bonds. Defendants are alleged to have coordinated this scheme via online chatroom communications, where they explicitly fixed prices and bids and exchanged other sensitive, confidential information necessary to carry out the scheme. Plaintiffs allege they were injured by these artificially inflated prices and fixed bid-ask spreads each time they transacted in European

Government Bonds directly with a Defendant (or Defendant affiliate) and therefore pursue claims under the Sherman Act for themselves and on behalf of the class.

What Do the Settlements Provide?

To settle the claims against them (as detailed in the respective settlements), JPMorgan agreed to pay a total of \$13,000,000, UniCredit agreed to pay a total of \$13,000,000, and Natixis agreed to pay a total of \$14,000,000. Settling Defendants also agreed to provide cooperation in connection with Plaintiffs' continued prosecution of claims against the non-settling Defendants. If the Settlements are approved, the Settlement Amount, plus interest earned and less any Taxes, Notice and Administration Costs, Court-awarded attorneys' fees and Litigation Expenses, any service awards for Plaintiffs, and any other expenses approved by the Court will be divided among all Settlement Class Members who submit valid claim forms. More information about the specific terms of the settlements can be found by visiting www.EuropeanGovernmentBondsSettlement.com or by calling toll-free 1-877-883-7336.

If you are a member of the Settlement Class and do not opt out, you will be eligible for a payment under the settlements if you file a valid claim form. Claim forms must be submitted online at www.EuropeanGovernmentBondsSettlement.com on or before 11:59 p.m. Eastern time on www.EuropeanGovernmentBondsSettlement.com on or before 11:59 p.m. Eastern time on www.EuropeanGovernmentBondsSettlement.com on or before 11:59 p.m. Eastern time on www.EuropeanGovernmentBondsSettlement.com on or before 11:59 p.m. Eastern time on www.EuropeanGovernmentBondsSettlement.com on or before 11:59 p.m. Eastern time on www.EuropeanGovernmentBondsSettlement.com on or before 11:59 p.m. Eastern time on www.EuropeanGovernmentBondsSettlement.com on or before 11:59 p.m. Eastern time on www.EuropeanGovernmentBondsSettlement.com on or before 11:59 p.m. Eastern time on www.EuropeanGovernmentBondsSettlement.com or which is the settlement of the settl

If you are a member of the Settlement Class and do not opt out, you will release certain legal rights against Settling Defendants and the other Released Parties, as explained in the Court's detailed notice and the Settlement against Settling Detendants and the other Released Parties, as explained in the Court's detailed notice and the Settlement agreements, which are available at www.EuropeanGovernmentBondsSettlement.com. If you do not want to be a member of the Settlement Class with respect to these Settlements, you must opt out by November 13, 2023. You may object to these settlements, the Distribution Plan, application for an award of attorneys' fees and Litigation Expenses, and/or service awards for Plaintiffs by November 13, 2023. Information on how to opt out or object is contained in the Court's detailed notice, which is available at www.EuropeanGovernmentBondsSettlement.com.

When Is the Settlement Hearing?

The Court will hold a Settlement Hearing at the United States District Court for the Southern District of New York, Daniel Patrick Moynihan United States Courthouse, 500 Pearl St., Courtroom 15B, New York, NY 10007, on January 5, 2024 at 10:00 a.m. to consider whether to finally approve the settlements, Distribution Plan, application for an award of attorneys' fees and Litigation Expenses, and any service awards for Plaintiffs. You or your lawyer may ask to appear and speak at the hearing at your own

 $For more information, call toll-free 1-877-883-7336 \ or \ visit \ \underline{www.EuropeanGovernmentBondsSettlement.com}.$

**** Please do not call the Court or the Clerk of the Court for information about the settlements. ****

PUBLIC NOTICES

This notice is not an offer to purchase or a solicitation of an offer to sell Equity shares



Larsen & Toubro Limited, L&T House, Ballard Estate, Mumbai -400 001 Tel: +91 22 6752 5656, Fax: +91 22 6752 5858 Website: www.Larsentoubro.com | Email: IGRC@Larsentoubro.com CIN: L99999MH1946PLC004768 | Company Secretary: Mr. Sivaram Nair A

Larsen & Toubro Limited – Buyback of Equity Shares

Larsen & Toubro Limited (the "Company") has announced an offer to buy-back up to 3,12,50,000 (Three Crore Twelve Lakh Fifty Thousand) fully paid-up equity shares of face value of INR 2 each ("Equity Shares") of the Company at a price of INR 3,200 pe Equity Share on a proportionate basis through a tender offer from the shareholders of the Company (the "Buyback").

The Buyback will open on Monday, September 18, 2023 and will close on Monday September 25, 2023. The letter of offer for the Buyback along with the tender forms have been emailed to all persons who were the shareholders of the Company as on Record Date i.e., Tuesday, September 12, 2023, to the email IDs registered with the Depositories/the Company. However, in case any eligible shareholder requests a physical copy of the Letter of Offer/Tender Form, then the Company shall dispatch the same by registered post/courier to the postal address registered with Company/Transfer Agent. The letter of offer is also available on the website of the Company at www.Larsentoubro.com, the website of Securities and Exchange Board of India at www.sebi.gov.in, on the websites of the Indian stock exchanges where the shares of the Company are listed at www.bseindia.com, on the website of the Registrar to the Buyback at www.karisma.kfintech.com and the website of the Managers to the Buyback at www.jmfl.com and

Additionally, till closure of the tendering period on September 25, 2023, shareholders in the United States may call our 24-hour toll free hotline #+18335740824 (including on weekends) to address any inquiries or clarifications

regarding the Buyback. Date: September 18, 2023

for LARSEN & TOUBRO LIMITED Mr. Sivaram Nair A, Company Secretary

CAREERS



General ManagerVan Tuyl Companies is one of the finest and fastest growing automotive vali Tuyi Companies is one of the linest and lastest growing automotive dealer groups in the nation, We are looking for a dynamic General Manager for an upcoming acquisition. West Coast large scale Mercedes Benz opportunity. You must be a hands on "people person" that can recruit, hire, motivate and direct a sales and management staff and turn them into a winning team. At Van Tuyl Companies our top priority are our PEOPLE, CSI and ESI. You will be in charge of every aspect of the dealership, including sales and gross generation, charge of the dealership, including sales and gross generation. traffic management, inventory management, expense control, marketing, forecasting and staffing. You must be able to build a stable management staff. We are looking for a self starter, goal orientated take charge leader that is honest and ethical with verifiable references. You must have top level automotive dealership experience with a stable track record. You will be in charge of your own destiny with unlimited income potential. New and Used vehicle market dominance will be your primary focus, while building a strong relationship with our manufacture partner. At Van Tuyl Companies our standard for expectations are higher than normal, yes we ask a lot however the rewards are more than worthwhile. You must be the best of the best and at the top of your game. Buy in opportunity to the right person, who can prove themselves a truly dedicated partner. Please send resume, references and

3-year salary history to: raronson@vtcompanies.com

BIDS PROPOSALS

The Connecticut Department of Transportation will be onducting its annual prequalification of professiona onsultant firms who desire to provide services for the 2024 calendar year.

Additional information can be obtained at: www.ct.gov/dot/business/consultant/selection.

ubmittals must be hand delivered by 3:00 pm o October 16, 2023 or postmarked by this date and ceived by October 20, 2023. No submittals will be ccepted after these dates. Connecticut Department of Transportation

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THE WALL STREET JOURNAL.

THE MARKETPLACE

B5



cused on workers without a col-

lege degree but with work experi-

ence that could make them

candidates for higher-paying jobs.

The majority of American work-

ducted, it became clear how differ-

ently Black workers experienced

the labor market. They earn less

than their white peers and are less

likely to be upwardly mobile, said

Papia Debroy, senior vice presi-

dent in charge of research at Op-

The goal of the new report, she said, was to gain a deeper under-

standing of occupational segrega-

tion and to support efforts to "acti-

Health, a nonprofit in California,

as the kind of program that is lift-

ing large numbers of workers onto

2020, its initial funding a result of

contract negotiations between

Kaiser Permanente, a big hospital

system, and the regional health

care workers unit of the Service

Employees International Union.

mand for trained workers,

seemed a promising industry for a large upward-mobility program,

said Van Ton-Quinlivan, chief ex-

called allied health occupations -

a broad swath of roles that include

medical assistants, pharmacy

technicians, phlebotomists, com-

munity health workers and health

technology specialists, but not doctors or registered nurses. Al-

lied health jobs make up more

than 60 percent of the health care

More than 8,000 workers have

enrolled in the nonprofit's

courses, and the completion rate

is 83 percent, according to data

from its educational partners. The

program, which is free to stu-

dents, involves not only technical

training but also courses in com-

munication and interpersonal

Justice Joel, 24, enrolled in the

nonprofit's program while work-

ing at a ramen restaurant in San

Francisco. Completing the online

and in-person classes, and a two-

month internship, took about a

Today, Mr. Joel, who is Black,

works as a medical technician for

Kaiser in Oakland, Calif. He earns

more than \$60,000 a year, and is

studying to become a licensed vo-

cational nurse. His long-term goal

is to be a registered nurse with a

The Futuro Health program, he

said, gave him not only skills but

confidence. "It was a huge, huge

boost to my financial life and my

career life," Mr. Joel said.

college degree.

work force.

Futuro Health locuses on so-

ecutive of the nonprofit.

Health care, with its robust de-

Futuro Health was created in

Dr. Debroy pointed to Futuro

vate pathways to mobility."

portunity@Work.

career paths.

As that research was con-

ers are not college graduates.

Peter Q. Blair, a Harvard economist, said that education was "no panacea."

Gains by Black Workers Face Limits, Study Says

By STEVE LOHR

Education has long been hailed as the path to upward mobility in America. But new research points to limits of education as an economic escalator for Black work-

In the past two decades, the number of Black workers with a four-year college degree or higher has more than doubled, to 4.8 million. But the income gains are far less than would be expected in a race-neutral labor market, a team of academic and nonprofit researchers found.

A key reason, they conclude, is the persistence of occupational segregation. Black workers with a college degree are more likely than their white peers to be employed in middle-wage jobs, like as social workers, tax examiners and education administrators.

The new report, published on Monday as a National Bureau of Economic Research working paper, is based on an analysis of U.S. census data and government surveys of households and businesses from 1980 to 2019.

"Education is important, but it's no panacea," said a member of the

'They don't see people who look like them in these higher-paying fields.

Ashley Jardina, lead author, citing occupational segregation.

research group, Peter Q. Blair, an economist at the Harvard Graduate School of Education. "And an education-only narrative misses other structural features of our society that have to change.'

"The core thing," Dr. Blair said, "is how much race matters."

The researchers measured occupational segregation by race, after taking into account other factors like gender and geography. To have an equitable distribution across the work force, 22 percent of Black workers with a college degree would have to switch occupations with white college graduates. For workers who graduated with a high school degree but lack a college degree, nearly 28 percent of either Black or white workers would have to switch iobs.

The researchers called this a "dissimilarity index," and since 2000, it has ticked up slightly for both groups.

The new report notes that Black college students often major in fields that have lower wages. That is one potential explanation for the apparently limited effect of college on upward mobility.

But the dearth of Black students in majors that lead to higher pay in careers like technology or finance, the researchers say, is a legacy of racism.

"They don't see people who look like them in these higher-paying fields because of longstanding discrimination," said Ashley Jardina, lead author of the study and a political scientist at the University of Virginia's Frank Batten School of Leadership and Public Policy.

Among workers with skills but not a four-year degree, Black Americans are inordinately in low-wage jobs, including as home health aides, security guards, janitors and bus drivers. They also have less access to higher-paying unionized jobs in manufacturing than their white peers.

White workers with a college degree have median wages that are 23 percent higher than college-educated Black workers. White workers who have completed high school but do not have a college degree earn 22 percent more than similarly educated Black workers.

The study grew out of previous research by academics and Opportunity@Work, a nonprofit social venture. That research fo-

In Munich, China's Cars Outshine Germany's FROM FIRST BUSINESS PAGE

Prominent German companies, including Volkswagen and the chemical giant BASF, have delayed expansion plans or announced that they will build in regions with enticing incentives, including China and North America. Persistently high inflation is eating away at Germans' purchasing power and contributing to pessimism from consumers and businesses alike.

After Germany's economy dipped into a recession late last vear and early this year, its growth was flat from April to June. Last week, the country's central bank, the Bundesbank, said that economic output was expected to "more or less stagnate again in the third quarter of 2023."

Among eight advanced economies studied by the International Monetary Fund, Germany's was the only one projected to shrink this year, leading some economists to recall the specter of the late 1990s when, hampered by record-high unemployment and the cost of reunifying East and West Germany, economists declared the country the "sick man" of Europe.

The government in Berlin is rushing to respond. Last week, it approved 32 billion euros, or almost \$35 billion, in corporate tax cuts over four years to help revive production.

The government also proposed cutting Germany's notorious mounds of paperwork for businesses, for example by accepting digital, not paper, copies of official documents in an attempt to drag it into the digital age. A recent survey of 500 companies showed that fax machines remained in use as the most secure form of communi-Compare that to HiPhi (pro-

nounced "hi-fi"), a luxury car company from China that was founded in 2019. It is now producing the third version of its tech-heavy electric vehicles, with doors that glide open at the push of a button, and lights on the outside and inside of the doors that can flash and change colors. The cars are now selling in Germany and Norway, starting at 105,000 euros, or \$113,000, and were on display at the auto show.

The ability to produce the car so quickly is linked to a different approach to the auto business, said Mark Stanton, the company's chief technology officer.

"The fear of failure is huge and that mentality really becomes a roadblock in your everyday process of what you do," Mr. Stanton said. "We completely wipe that away."

One of the leading factors worrying companies in Germany is the persistently high price of ener-

For decades, Germany prided itself on its steady supply of power that kept factories producing steel and cars humming. But the source of that power was natural gas piped in from Russia, and Germans refused to consider other

After Moscow halted the flow of natural gas to Germany a year ago as a consequence of Berlin's support for Ukraine, the price of gas more than quadrupled, forcing many companies to scale back production. Although prices have fallen, they remain nearly twice as high as they were in 2021.

The whiplash has cost companies that require high amounts of energy, like chemical makers. a sense of security for long-term planning, an annual survey of businesses showed. The study, conducted by the German Chambers of Commerce and Industry, found that confidence in the government's energy policy was at its lowest point in more than a dec-

"After the energy price shock at the end of last year and the relatively mild winter, companies are deeply concerned about future developments," said Achim Dercks,

IN THE UNITED STATES BANKRUPTCY COURT In re: 540 WEST 21ST STREET Chapter 11

NOTICE OF BAR DATES FOR FILING

Case No. 23-11053 (MFW)

On August 2, 2023 (the "Petition Date"), the debtor and debtor in possession in the above-captioned case (the "Petitor"), filed a voluntary petition for relief (the "Case") under Chapter 11 of the United States Bankruptcy Code (the "Bankruptcy Code") with the United States Bankruptcy Court for the District of Delaware (the "Court"). On August 31, 2023, the Court entered an order (the "Bar Date Order establishing certain claims bar dates for those who wish to asse claims against the Debtor. <u>Please read this notice carefully</u>. THE BAR DATES

The Bar Date Order establishes the following bar dates for filing daims in the Case (collectively, the "Bar Dates"): The General Bar Date. Pursuant to the Bar Date Order, except as described below, all creditions holding chains, whether secured, priority (including Section 5003(b) (9) (laims), or unsecured, against the Debtor that arose prior to the

(9) Claims, or unsecured, against the Debtor that arose prior to the Petition Date must file proofs of daim by the General Bar Date which is September 27, 2023 at 5:00 p.m. Eastern Time.

The Governmental Bar Date. Pursuant to the Bar Date Order, except as described below, all governmental units holding daims against the Debtor (whether secured, priority, or unsecured) that arose before the Petition Date must file proofs of claim by the Governmental Bar Date, which is March 27, 2024 at 5:00 p.m. Eastern Time.

The Rejection Bar Date. Any creditor whose claims arise from the rejection of an executory contract or unexpired lease pursuant to a rejection of an executory contract or unexpired lease pursuant to a property that (a) is in an amount that exceeds the amount, if a property that (b) is in an amount that exceeds the amount, if a property that (b) is in an amount that exceeds the amount, if a property that (a) is in an amount that exceeds the amount, if a property that (b) is in an amount that exceeds the amount, if a property that (b) is in an amount that exceeds the amount, if a property that (b) is in an amount that exceeds the amount, if a property that (b) is in an amount that exceeds the amount, if a property that (b) is in an amount that exceeds the amount, if a property that (b) is in an amount that exceeds the amount, if a property that (b) is in an amount that exceeds the amount, if a property that (b) is in an amount that exceeds the amount, if a property that (b) is in an amount that exceeds the amount, if a property that (b) is in a manufactor of the property that (b) is in a manufactor of the property that (b) is in a manufactor of the property that (b) is in a manufactor of the property that (b) is in a manufactor of the property that (b) is in a manufactor of the property that (b) is in a manufactor of the property that (b) is in a manufactor of the property that (b) is in a manufactor of the property that (b) is in the property that (b) is in the property that (b) is in the property that (b)

Petition Date must he proots of daim by the Governmental Bar Date, which is March 27.2024 at 5:00 p.m. Eastern Time.

The Rejection Bar Date. Any creditor whose daims arise from the rejection of an executory contract or unexpired lease pursuant to a Court order (any such order, a "Rejection Order") or by operation of Section 365(d)(4) of the Bankruptcy Code, including secured daims, priority claims, and unsecured daims that arose or are deemed to have arisen prior to the Petition Date (collectively, the "Rejection Damanese Claims") must file a proof of chairm on or before the later.

Damages Claims"), must file a proof of claim on or before the late of (a) the General Bar Date, or (b) 5:00 p.m. Eastern Time on the date that is twenty-one (21) days following service of an order approving rejection of any executory contract or unexpired lease of the Debtor (the The Amended Schedules Bar Date. If the Debtor amends its

schedules of assets and liabilities (the "Schedules") to reduce the undisputed, non-contingent, and liquidated amount of a claim against the Debtor, to change the nature or classification of a claim against the Debtor, to change the nature or classification of a claim against the Debtor, to change the nature or classification of a claim against the Debtor, to change smust file a proof of claim or amendad previously filed proof of claim with regard to the amended scheduled claim on or Paisner LLP, Attra. Andrew E. Auerbach, 1290 Avenue of the Americas, NewYork W 110104-3300. before the later of (a) the General Bar Date, or (b) 5:00 p.m. Eastern Time

on the date that is twenty-one (21) days from the date that the Debtor provides written notice to the affected creditor that the Schedules have been amended (the "Amended Schedules Bar Date"). een amended (the "Amended Schedules Bar Date")

1. WHO MUST FILE A CLAIM

Subject to the terms of the Bar Date Order, the following creditors nust file proofs of claim, on or before the General Bar Date:

must ne proofs or Camp, on o reloter be evened as a Tayas (a) any creditor: (i) whose prepetition claim against the Debtor is not listed in the Debtor's Schedules or is listed as disputed, contingent, or unliquidated; and (ii) that desires to participate in the Case or share in any distributions in the Case; and (b) any creditor that believes that its prepetition claim is improperly classified in the Debtor's Schedules or is listed in an incorrect amoun

and that desires to have its claim allowed in a classification or amoun

Prepetition Claims
Creditors asserting claims against the Debtor that arose before the

Petition Date must use the copy of the proof of claim form (the "Proof of Claim Form"), or Official Form B410. Copies of the Proof of Claim Forms may be obtained on the Stretto website at https://cases.stretto com/540West21st.

3. WHEN AND WHERE TO FILE

any, that is identified in the Debtor's Schedules on behalf of such creditor as undisputed, non-contingent, and liquidated,

such creditor as undisputed, non-contingent, and liquidated, or (b) is of a different nature, classification, or priority than any daim identified in the Debtor's Schedules on behalf of such creditor; or (ii) voting upon any Chapter 11 plan in the Case, or receiving any distributions in the Case.

If you require additional information, you may contact Stretto at (888) 575-8801 or by submitting an inquiry on Stretto's website at https://cases.stretto.com/S40West21st. Copies of the Bar Date Order and other information reacting the Debtor's Case are validable for

and other information regarding the Debtor's Case are available for inspection free of charge on Stretto's website at https://cases.stretto.com/540West21st.



The I.A.A. Mobility, an auto show in Munich, arrives at a precarious time for the German auto industry and economy.

the organization's deputy general manager.

That fear is causing many German industrial firms to reconsider previously planned investments. Earlier this year, Volkswagen decided to scrap plans to build a second battery factory in Germany.

The company is already building one battery factory in Salzgitter, near its headquarters in Wolfsburg, and another in Valencia, Spain. This spring, Volkswagen announced that it had chosen Ontario as the site for its first battery plant outside Europe, lured by lucrative incentives and industrial power prices roughly one-third cheaper than in Ger-

Lowering energy prices by just 1 cent per kilowatt-hour can translate to an annual difference in cost of up to 100 million euros when producing batteries for electric vehicles, Oliver Blume, Volkswagen's chief executive, said in an interview with the German public broadcaster ZDF.

"If we look at the prices we are currently being offered in North America or in other regions of the world, Germany is a long way off," Mr. Blume said.

Volkswagen is not alone in looking abroad to expand its electric vehicle production capacity. Earlier this year, BMW, which is based in Munich, announced it would invest €800 million in Mexico to produce high-voltage batteries and its new fully electric models. Those cars are expected to go into production in 2025 at the company's plant in Hungary.

In China, German automakers'

Energy costs worry companies, strained by war in Ukraine.

failure to meet the growing demand for battery-powered vehicles left a vacuum, which domestic automakers quickly moved to fill, producing affordable and attractive electric cars that are taking over their home market.

Volkswagen is making moves to improve its position in China. Last month, it announced that it would invest \$700 million for a nearly 5 percent stake in XPeng, a Chinese start-up that makes electric vehicles, in an effort to help it meet the demands of the Chinese market.

But now Chinese automakers have their eyes on Europe, where gas-fueled cars are to be banned

At the auto show on Monday, traditional German automakers presented plans for expanding production of all-electric vehicles in the coming years, but manufacturers from China revealed new models they were bringing to the European market.

"Europe is a strategic market for BYD," said Michael Shu, managing director of BYD Europe. Last month, he said, his company became the first automaker in the world to deliver five million fully electric or hybrid vehicles. Ferdinand Dudenhöffer, direc-

tor of the Center Automotive Research in Duisburg, Germany, described this year's auto show as a "Zeitenwende," or turning point the same term used by Chancellor Olaf Scholz when pronouncing Germany's transition in foreign policy after Russia invaded Ukraine.

"A Zeitenwende, that sees Europe becoming an interesting market for Chinese electric vehicles," he said. "The competition will be tougher."

Below is a Summary Notice of a proposed partial class action settlement reached in a class action lawsuit pending in the United States District Court for the District of New Jersey known as Lincoln Adventures, LLC, et al. Those Certain Underwriters at Lloyd's, et al. A more detailed version of this Notice is contained in a Long-form Notice posted on the Settlement website at www.SyndicateSettlement.com. You are encouraged to read the Long-form Notice for a more in-depth explanation of the proposed partial settlement and your rights as they relate to the Settlement.

IF YOU PURCHASED INSURANCE THROUGH CERTAIN SYNDICATES AT LLOYD'S, LONDON DURING THE PERIOD JANUARY 1, 1997, THROUGH JUNE 15, 2023, YOU COULD GET MONEY FROM A PARTIAL CLASS ACTION SETTLEMENT THAT MAY AFFECT YOUR RIGHTS.

A proposed partial class action settlement has been reached with some, but not all, of the Lloyd's Syndicates who are Defendants in the case and sold insurance to policyholders in the United States (the "Settlement"). Plaintiffs assert causes of action against the Defendants for violation of the Racketeer Influenced and Corrupt Organizations Act, civil conspiracy, and unjust enrichment based on allegations that Defendants engaged in a deceptive scheme to conceal the lack of competition in the Lloyd's Market. The Settling Defendants deny the allegations made enginest them.

The Syndicates that have settled are Syndicate Nos. 510, 1084, 1096, and 1245 (the "Settling Defendants"). The Syndicates who remain Defendants in the case, and who have not settled, are Syndicate Nos. 0727, 1003, 2003, 2020, 2488, and 2791 (the "Non-Settling Defendants"). The case will continue to be litigated against the Non-Settling Defendant

WHAT ARE YOUR LEGAL RIGHTS AND IMPORTANT DEADLINES

If you do not want to be legally bound by the Settlement, you must exclude yourself in writing from the Class by November 23, 2023. The steps you must follow to be excluded are described in the Long-form Notice, which is available at **www.SyndicateSettlement.com**. You can also obtain a copy of the Long-form Notice by mail or email by calling the toll-free number at 1-877-298-4134 between the hours of 8 a.m. and 5 p.m. Central Time. If you do not exclude yourself, but instead stay in the Class, you may object or comment on the Settlement, the Plan of Allocation, the application for attorneys' fees and expenses, or service awards to the class representatives by **November 23, 2023**. The procedure on how to object or comment is described in the Long-form Notice at **www.SyndicateSettlement.com**.

The Court scheduled a Fairness Hearing for December 14, 2023, at 11:30 a.m. Eastern Time, at which the Court will consider whether to approve the Settlement, the Plan of Allocation, an award of attorneys' fees and expenses, and service awards for the class representatives. The hearing will take place in Courtroom 5 in the United States Courthouse located at Martin Luther King Building and U.S. Courthouse, 50 Walnut Street, Newark, New Jersey 07101. The Court may choose to change the date and/or time of the hearing (or decide to conduct it virtually) without further notice of any kind other than on the settlement website and the Court's docket available at http://eef.njd.uscourts.gov. If you plan to attend the hearing, you should confirm the date and time by checking the website at www.SyndicateSettlement.com or by calling the toll-free number at 1-877-298-4134. The Court at the hearing will consider objections that have been properly made by Class Members. If the Court finds the Settlement to be fair, reasonable, and adequate, it will approve the Settlement. You may choose to attend the hearing, either in person or through an attorney hired at your own expense, but attendance is not required. If you choose to attend the hearing and intend to make a presentation to the Court, you or your attorney must follow the procedures set forth in the Long-form Notice at www.SyndicateSettlement.com.

A NOTICE OF INTENTION TO APPEAR MUST BE RECEIVED BY THE COURT AND THE COUNSEL IDENTIFIED BELOW NO LATER THAN NOVEMBER 23, 2023.

If the Court approves the Settlement, then the Settling Defendants will be dismissed from the case. Class Members who have not properly requested exclusion from the Class will be deemed to have released the Settling Defendants from all claims related to the case and will not be able to sue the Settling Defendants for any of the conduct that was the subject of the case. The full text of the Release is set forth in the Long-form Notice at www.SyndicateSettlement.com

WHO IS INCLUDED IN THE CLASS

The Settlement affects members of the Class, which are with certain limited exceptions, all persons and entities in the United States who, during the period January 1, 1997, through June 15, 2023 (the "Class Period"), purchased or renewed a contract of insurance (an insurance policy, not reinsurance) with any of the Defendants. The complete description of the Class is set forth in the Long-form Notice at www.SyndicateSettlement.com.

WHAT DOES THE SETTLEMENT PROVIDE

The Settling Defendants have agreed to make payments to settle the claims against them. The total amount of these payments is \$7,900,000. After deducting the amounts approved by the Court for settlement and claims administration costs, attorneys' fees and litigation expenses, and service awards for the class representatives, these funds will be paid to members of the Class. The Settling Defendants will be entitled to the release and other provisions of the Settlement.

WHO WILL RECEIVE A PAYMENT

Payments to Class Members will be according to the Plan of Allocation, which is included in the Long-form Notice at www.SyndicateSettlement.com. To receive a payment, Class Members must submit a Claim Form by December 21, 2023, as more fully described in the next paragraph

HOW DO I RECEIVE A PAYMENT FROM THE SETTLEMENT

To be eligible for a payment, a Class Member must submit a Claim Form on or before December 21, 2023. Claim Forms are available at **www.SyndicateSettlement.com**. Claim Forms can be requested from the Claims Administrator by calling the toll-free number at 1-877-298-4134 between the hours of 8 a.m. and 5 p.m. Central Time, or by email at info@SyndicateSettlement.com. Claim Forms can be completed online at **www.SyndicateSettlement.com**, emailed to the Claims Administrator at info@SyndicateSettlement.com, or mailed to the Claims Administrator at Syndicate Settlement, c/o A.B. Data, Ltd., P.O. Box 173075, Milwaukee, WI 53217. Each Class Member who wishes to claim part of the Settlement must submit a Claim Form by **December 21, 2023**. It is the responsibility of the Class Member to provide truthful and accurate information, and to update any information, including contact and address information, to the Claims Administrator, when appropriate.

WHO ARE THE ATTORNEYS FOR THE CLASS AND THE SETTLING DEFENDANTS The Attorneys for the Class are:

Rachel L. Jensen ROBBINS GELLER RUDMAN & DOWD LLP

655 West Broadway, Suite 1900 San Diego, CA 92101

The Attorneys for the Settling Defendants are: Matthew M. Burke ROBINSON & COLE LLP

ZWERLING, SCHACHTER & ZWERLING, LLP 41 Madison Ávent New York, NY 10010

One Boston Place, 26th Floor Boston, MA 02108 Email: mburke@rc.com

HOW CAN I OBTAIN ADDITIONAL INFORMATION? If you think that you may be a Class Member, you can obtain more information, including a copy of the Long-form Notice, the Claim Form, the Settlement Agreement, and other documents relating to the Settlement by visiting **www.SyndicateSettlement.com** or by contacting the Claims Administrator toll-free at 1-877-298-4134.

PLEASE DO NOT CONTACT THE COURT OR THE CLERK.

PERSONAL FINANCE | TECHNOLOGY

To Increase Giving, Nonprofits May Need That Lucky Number

Ron Lieber

YOUR MONEY

The donor note came over the transom like any other: A contributor was hoping that the minimum allowable gift could be lowered to \$18 from \$20.

At Daffy, a start-up that helps people create the quasi-foundations known as donor-advised funds, the team immediately grasped the significance.

The number 18 is the numerical match for the Hebrew word "chal," which means "life." It's a common donation of the start of the significance. The number 18 is the numerical which means "life." It's a common donation of the start of the

multiples of \$108, though a spokesman for Catholic Charities said it had seen no particular numerical pattern over time. He welcomed an effort to seize on one, though.

seize on one, though.
Indeed, not every
faith has some kind of
magic or holy number.
Even within particular
religions, opinions vary
on whether to anchor
gifts to a figure or to
increase donations by a
certain number. Anwar
Khan, the president of
Islamic Relief USA, said he
had not seen a numerical had not seen a numerical pattern in donations to his organization — not even in the number 786, which some Muslims believe is believe a holy.

786, which some Muslims believe is lucky or holy.

Mr. Khan recalled a rush in certain circles to claim the 786 area code when it came into existence years ago, but he did not want to recommend it or any number as a philanthropic hook. In-



stead, he made a qualitative appeal.
"Think of a number you're comfortable with," he said. "Now, increase it."
By what, though? Donor-advised funds like the ones Daffy administers- and funds that investment companies and community foundations help individuals set up — have a role to play in

prompting people.
Donor-advised funds allow you to deposit money or investments like stocks and take a tax deduction for the full charitable contribution for that year. But you don't have to redistribute any money to nonprofits that year. Instead, you can let it sit, as if it were

your own private foundation; ponder your goals and do some research; and then ask the fund to make donations to One big behavioral (and public policy) challenge with donor-advised funds is this: How can the funds — or you, yourself — deploy nudges to prompt bigger distributions of the money more quickly? That's where the money more quickly? That's where the money more quickly? That's where the money more driedly fund for You, came in. You would be the property of the proper

and start and so vicinity and the start and so vicinity coulege.

If you have children, grandchildren, nices or nephews, there's another possibility. Daffy has a family plan that allows children to prompt their adult relatives to support a cause the children to the start of the

In Strikes Across Industries, Workers Fear New Technologies Will Cost Jobs

By Sarah Kessler, Ephrat Livni and Michael J. de la Merced

The United Automobile Workers strike is being framed as potentially the most costly of work stoppages from the "summer of strikes."

thany the most costly of work stroppages from the "summer of stroppages from the "summer of stroppages from the "summer of stroppages from the summer of a fine stroppage from the summer of a fine summer of the s jeopardy of being replaced and machines."

The U.A.W., meanwhile, is

concerned that the industry's shift to electric vehicles will require fewer workers and that many of the jobs needed will be in battery factories, most of which are not unionized.

in battery factories, most of which are not unionized. Giving workers a voice in the use of technology has taken on new urgency, said Thomas Kochan, an emeritus professor at the M.I.T. Sioan School of Management, who has been studying the future of work since the 1896s; "Generative A.I. in particular has just provided by a proper of the proper of the

labor relations at Cornell University.
Companies aren't legally obligated to negotiate with unions over early-stage decisions on how new technologies are used. Unions "only have a right to technology on wages, hours and working conditions;" Mr. Kochan said, The thornier issue of what and how technology of the soid with the said, is "the frontier of collective bargaining today."

One breakthrough for labor came in 2018, when Marriott Hotel workers went on strike at 49 locations. After a six-week stoppage, the company agreed to give the union notice before introducing technologies that would affect workers' jobs and the right to discuss the changes with management.

Natural assets
After a summer filled with catastrophic floods, bilstering heat domes and devastating wildfires, government and business leaders from around the world are set to discuss efforts to mitigate climate change at the United Marchael of the control of

government, praction his work.

DealBook spoke with Mr.

Dasgupta about updating economics to account for nature.

Traditional economics does not account for the value Earth provides, Mr. Dasgupta said, but insert the value Earth provides, Mr. Dasgupta said, but insert the value Earth provides, Mr. Dasgupta said, but insert self-regenerating and sale to offer services indefinitely and that there will be an infinite supply of materials. His report included what he calls an "important new set of calculations" for treating natural resources like the ocean and functions like pollination as assets, which, theoretically, increase the chances that we invest in allow for the production of more goods. How this idea to applied will

DealBook/

vary, Mr. Dasgupta said, but now there is a vocabulary and method for addressing the underlying issues. The Biden proposal, for example, cites "failing to fully account for nature's bounty" as the proposal prop DealBook helps you make sense of the day's most important business and policy headlines. Sign up for the newsletter at nytimes.com/dealbook

nected, and "they can be brought down like a house of cards," he said. "You remove one card from the house and the whole house the house and the whole house collapses. 'So climate change solutions that focus on goods and tech, like replacing oil with solar power, fail to account for the full picture — the interconnectedness of everything.

IF YOU PURCHASED INSURANCE THROUGH CERTAIN SYNDICATES AT LLOYD'S, LONDON DURING THE PERIOD JANUARY 1, 1997, THROUGH JUNE 1S, 2023, YOU COULD GET MOREY FROM A PARTIAL CLASS ACTION SETTLEMENT THAT MAY AFFECT YOUR RIGHTS.

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HOW DO I RECEIVE A PAYMENT FROM THE SETTLEMENT

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The Attorneys for the Settling Defendants are:
Matthew M. Burke
ROBINSON & COLE LLP
One Boston Place, 26th Floor
Boston, MA 02108
Email: mburke@rec.com

HOW CAN LORTAIN ADDITIONAL INFORMATION?

If you think that you may be a Class Member, you can obtain more information, including a copy of the Long-form Notice, the Claim Form, the Settlement Agreement, and other documents relating to the Settlement by visiting www.SyndicateSettlement.com or by contacting the Claims Administrator toll-free at 1877-298-4119.

PLEASE DO NOT CONTACT THE COURT OR THE CLERK.

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Natural assets

Palou becoming IndyCar Ganassi legend



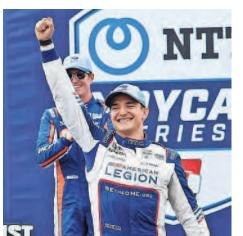
Nathan Brown The Indianapolis Star **USA TODAY Network**

There was no formal press conference. No press release - truly ironic, considering one started all this nearly 14 months ago. And Alex Palou himself wasn't even comfortable saying the news out loud post-race when asked. But for a driver who continues to put himself in the most rarefied air Chip Ganassi Racing and the NTT IndyCar series has to offer, the 2023 champ's team owner left no doubt about Palou's shortterm future.

"Palou is going to be in our car next year, I can tell you that for sure," Ganassi told NBC's Kevin Lee after Palou dusted the field in Sunday's Grand Prix of Portland, clinching his second championship in three years.

No "if he has no Formula 1 offers" or "if he wants to" clarifiers needed, despite Palou's recent sketchy history with contracts and continued dalliance with his lifelong dream of racing at the pinnacle of motor sport. After all the mess of lawsuits, contracts, press releases, lawyers and statements, there was no need to spell things out any clearer.

And frankly, why should there be,



Alex Palou celebrates after clinching his second NTT IndyCar Series title in a row Sunday. SOOBUM IM/USA TODAY SPORTS

considering this potentially once-in-ageneration pairing seemed like the right fit all along, even if it took the most circuitous and confusing ways to get here?

Because at just 26 years old, Palou is now a two-time champion, something only Sebastien Bourdais, AJ Foyt, Sam Hornish Jr. and Louis Meyer matched. The Spaniard has nine wins through less than four seasons - with the track he won at a year ago by more than 30 seconds left on the calendar. Only 12 drivers have won more championships in major American open-wheel racing. Through a driver's first 63 starts, only Foyt and Mario Andretti recorded more wins or podiums. Not even that historic pair racked up more top-10 finishes.

And though it's not always clear in his affable public persona, there's no one who wants any and all of that more.

"Before the race, we had a meeting, and Chip was very aggressive telling us we had to win, so I was like, 'All right, let's win then,' " Palou said. "And so before I jump in the car, he's there with me and says, 'OK, let's have a good, clean race. Just manage your position.

"And I said, 'No, Chip. You told us to win, so I'll go ahead, and I think we can win this.' It was just one of those races where I knew we had everything we needed to win the race. We didn't go into safe mode to stay with (third-place finisher and championship runner-up Scott Dixon) because we thought we could win the race today, and we did. I'm just happy that all worked out."

Such confidence in perhaps Indy-Car's most competitive age to date is increasingly rare. Dixon's dominance of late, with back-to-back wins that helped keep the championship mathematically alive, came from a pair of methodical fuel-saving masterclasses that chipped away at teams' and drivers' hopes lap by lap – never all at once.

Josef Newgarden's dominance on ovals – five wins in the last six and all

but one this year – is a mastery on one discipline. But the way Palou went and won nearly half of every road and street course race in 2023 on surfaces rough and smooth, flat and undulating, short and long was utterly dominant in a way this series so rarely sees.

Even Dixon, who was Palou's best foil until an untimely caution gave Felix Rosenqvist hope to secure the second spot on the podium, was muted in his frustration with IndyCar race control painstakingly delaying its final caution call that favored the Arrow McLaren driver

Sunday, Dixon saw what was inevitable. "IndyCar keeps doing this, I think, thinking they're trying to help, but it hurt and affects the outcome of the race," Dixon said of the way race control paused to throw the yellow for Agustin Canapino's off-track excursion that left him in what Dixon called one of the more dangerous parts of the track, all so Rosenqvist wouldn't be caught out having not pitted with the rest of the field.

"But it would've only been one spot for us, and I don't know that we had anything to catch Alex. He was definitely fast. He does everything right, and sometimes you have a season where everything rolls your way. He's a hell of a competitor, a huge talent, and he's got a great group that works with him who did a hell of a job."

Larson advances with win

Pete Iacobelli

Associated Press

DARLINGTON, S.C. - Kyle Larson had led plenty of laps around Darlington through the years, just not the last one. He finally accomplished that Sunday at the Southern 500.

Larson, the 2021 Cup Series champion, came into this event having been in front for 715 career laps at the track "Too Tough To Tame" without taking the checkered flag.

"This is a track I really enjoy, suits my style," Larson said. "I just hadn't won yet. Was good to do it today."

Especially because it puts his No. 5 Chevrolet into the second round of the NASCAR playoffs no matter where he finishes at the two remaining firstround races at Kansas and Bristol the next two weeks.

Larson led the final 55 laps. "Adding this trophy to the collection is amazing," he said. "This is one of three or four crown jewels."

Verstappen unstoppable in Formula 1

Daniella Matar Associated Press

rari's home track.

MONZA, Italy - Runaway Formula 1 leader Max Verstappen secured a record 10th consecutive win with victory at the Italian Grand Prix on Sunday, with a Red Bull one-two on Fer-

"That's a nice stat," Verstappen said on team radio immediately after the win.

Another flawless performance from the two-time defending champ saw Verstappen beat teammate Sergio Pérez by 6.064 seconds. Carlos Sainz Jr. was third, 11.193 behind Verstappen and less than twotenths of a second ahead of Charles Leclerc as the two Ferrari drivers battled for the final spot on Monza's iconic podium.

"I never would have believed that was possible but we had to work for it today and that made it definitely a lot more fun," Verstappen said.

The victory saw Verstappen increase his lead to 145 points in a crushingly dominant season for the 25-year-old Dutchman. He has won 12 of the 14 races for unbeaten Red Bull.

LEGAL TUESDAY

For advertising information: 1.800.872,3433 www.marketplace.usatoday.com

Below is a Summary Notice of a proposed partial class action settlement reached in a class action lawsuit pending in the United States District Court for the District of New Jersey known as Lincoln Adventures, LLC, et al. vs. Those Certain Underwriters at Lloyd's, et al. A more detailed version of this Notice is contained in a Long-form Notice posted on the Settlement website at www.SyndicateSettlement.com. You are encouraged to read the Long-form Notice for a more in-depth explanation of the proposed partial settlement and your rights as they relate to the Settlement.

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The Syndicates that have settled are Syndicate Nos. 510, 1084, 1096, and 1245 (the "Settling Defendants"). The Syndicates who remain Defendants in the case, and who have not settled, are Syndicate Nos. 0727, 1003, 2003, 2020, 2488, and 2791 (the "Non-Settling Defendants"). The case will continue to be litigated against the Non-Settling Defendants

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A NOTICE OF INTENTION TO APPEAR MUST BE RECEIVED BY THE COURT AND THE COUNSEL IDENTIFIED **BELOW NO LATER THAN NOVEMBER 23, 2023.**

If the Court approves the Settlement, then the Settling Defendants will be dismissed from the case. Class Members who have not properly requested exclusion from the Class will be deemed to have released the Settling Defendants from all claims related to the case and will not be able to sue the Settling Defendants for any of the conduct that was the subject of the case. The full text of the Release is set forth in the Long-form Notice at www.SyndicateSettlement.com.

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The Settlement affects members of the Class, which are with certain limited exceptions, all persons and entities in the United States who, during the period January 1, 1997, through June 15, 2023 (the "Class Period"), purchased or renewed a contract of insurance (an insurance policy, not reinsurance) with any of the Defendants. The complete description of the Class is set forth in the Long-form Notice at www.SyndicateSettlement.com.

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The Settling Defendants have agreed to make payments to settle the claims against them. The total amount of these payments is \$7,900,000. After deducting the amounts approved by the Court for settlement and claims administration costs, attorneys' fees and litigation expenses, and service awards for the class representatives, these funds will be paid to members of the Class. The Settling Defendants will be entitled to the release and other provisions of the Settlement.

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WHO ARE THE ATTORNEYS FOR THE CLASS AND THE SETTLING DEFENDANTS

The Attorneys for the Class are:

Rachel L. Jensen ROBBINS GELLER RUDMAN & DOWD LLP 655 West Broadway, Suite 1900 San Diego, CA 92101

Robert S. Schachter ZWERLING, SCHACHTER & ZWERLING, LLP

The Attorneys for the Settling Defendants are:

Matthew M. Burke ROBINSON & COLE LLP One Boston Place, 26th Floor Boston, MA 02108 Email: mburke@rc.com

HOW CAN I OBTAIN ADDITIONAL INFORMATION?

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PLEASE DO NOT CONTACT THE COURT OR THE CLERK.

For more information on how to place your legal notice in Marketplace Today, call 1-800-872-3433 (Toll-free in the U.S. only)

Saturday EAST Anna Maria 37, Mass. Maritime 30 Bentley 40, Post 13 Bowdoin 26, Hamilton 12 Bowie State 21, Shaw 7 Bridgewater (Mass.) 41, Plymouth State 19 Brockport 31, Wilkes 7 Brown 29, Bryant 25 Buffalo State 41, Dean 7 Campbell 45, Monmouth (NJ) 31 Carnegie Mellon 41, Waynesburg 10 Catholic 31, Morrisville State 20 Christopher Newport 49, Gettysburg 17 Coast Guard 49, Nichols 42 Coast Guard 49, Nichols 42 Cornell 23, Lehigh 20 Curry 20, MIT 16 Davidson 49, Marist 21 Delaware 42, St. Francis (Pa.) 14 Delaware Valley 29, Eastern 6 Dickinson 24, Kean 13 East Strudebyra 55, Seton Hill (Dickinson 24, Kean 13
East Stroudsburg 55, Seton Hill 21
Edinboro 23, Bloomsburg 13
Endicott 27, SUNY Maritime 0
FIU 24, Uconn 17
Florida State 31, Boston College 29
Franklin & Marshall 31, Montclair State 25, OT
Franklin Pierce 41, Pace 2
Franklin Pierce 41, Pace 2
Franklin Pierce 41, Pace 2 Frostburg State 37, West Liberty 7 Glenville State 24, Notre Dame (Ohio) 21 Grove City 27, Case Western 24, OT Hampton 35, Howard 34 Harvard 45, St. Thomas (Minn.) 13 Holy Cross 49, Yale 24 Husson 31, Alfred State 13 Indiana (Pa.) 49, Shippensburg 14 Ithaca 22, Alfred 0 Johns Hopkins 42, Salisbury 7 Juniata 31, Hartwick 21
Kings (Pa.) 56, Albright 0
Kutztown 47, Mercyhurst 14
Lafayette 24, Columbia 3
Lebanon Valley 31, Misericordia 3
Liberty 55, Buffalo 27 Lock Haven 21, Clarion 20 Mass.-Dartmouth 33, Framingham State 7 Mass.-Dartmoutn 33, Framingnan Merrimack 44, Va. Lynchburg 0 Middlebury 21, Amherst 7 Moravian 29, Apprentice 28 Muhlenberg 38, College of NJ 10 New England 31, Gallaudet 10 New England 31, Gallaudet 10 New Hampshire 24, Dartmouth 7 New Haven 34, S. Connecticut 7 Norwich 28, Castleton 14 Penn 20, Colgate 6 Rochester 17, Salve Regina 10 Rutgers 35, Virginia Tech 16 Shepherd 44, California (Pa.) 34 Snepnero 44, California (Pa.) 34
Slippery Rock 42, Millersville 21
St. Anselm 24, American International 14
St. John Fisher 35, Keystone 20
St. Vincent 23, Allegheny 19
Stevenson 24, FDU-Florham 21 Stevenson 24, FUD-FIORMAI 25 Stonehill 23, Georgetown 20 Susquehanna 38, Cortland 35 Temple 41, Norfolk State 9 Thiel 22, Bethany (WV) 14 Towson 20, Morgan State 10 Trinity (Conn.) 44, Tufts 19 Ursinus 44. Rowan 21 Utica 38, Lycoming 35 W. New England 42, St. Lawrence 21 W. Virginia State 47, Concord 27 Wagner 17, Sacred Heart 10 Washington & Jefferson 48, Westminster (Pa.) 3 West Chester 38, Gannon 31 West Virginia 17, Pittsburgh 6 Wheeling Jesuit 43, Fairmont State 37, OT Widener 57, Alvernia 7 William Paterson 35, McDaniel 14

Alabama 17 South Florida 3 Albany State (Ga.) 24, Morehouse 14 Alcorn State 17, McNeese State 3 Allen 34, Kentucky State 30 Appalachian State 43, East Carolina 28 Auburn 45, Samford 13 Austin Peay 63, ETSU 3 Averett 17, Brevard 14 Barton 28, Virginia-Wise 24 Benedict 54, Lane 7 Bridgewater (Va.) 41, NC Wesleyan 12 Bridgewater (va. 44, N. Wessleyan 12 Centre 28, Rhodes 26, 30T Charleston (WV) 37, UNC-Pembroke 29 Chattanooga 48, The Citadel 3 Clemson 48, FAU 14 Coastal Carolina 66, Duquesne 7 Delta State 35, MVSU 7 Delta State 35, MVSU /
Duke 38, Northwestern 14
Elon 27, NC A&T 3
Fayetteville State 20, Lincoln (Pa.) 17
Ferrum 13, Lagrange 10
Florida 29, Tennessee 16 Florida A&M 31, West Florida 10 Florida A&M 31, West Florida 10 Fort Valley State 34, Edward Waters 31 Furman 31, Kennesaw State 28 Georgia 24, South Carolina 14 Georgia State 41, Charlotte 25 Grambling State 58, Florida Memorial University Lions 22 sty Lions 22 Hampden-Sydney 58, Greensboro 28 Hendrix 51, Southwestern (Texas) 38 Huntingdon 40, Guilford 14 James Madison 16, Troy 14 Johnson C. Smith 30, Bluefield State 13 Kentucky 35, Akron 3 Kentucky 35, Akron 3 Kentucky Wesleyan 31, Walsh 28 LSU 41, Mississippi State 14 Lenoir-Rhyne 62, Erskine 0 Limestone 45, Carson-Newman 14 Louisiana-Lafayette 41, UAB 21 Mars Hill 35, Catawba 20 Mars Hill 35, Catawba 20 Maryville (Tenn.) 27, Shenandoah 20 Middle Tennessee 35, Murray State 14 Mississippi 48, Georgia Tech 23 NC State 45, VMI 7 Newberry 25, Emory & Henry 23, 80T North Alabama 20, Tennessee Tech 7 North Carolina 31, Minnesota 13
North Greenville 23, West Alabama 16
North Texas 40, Louisiana Tech 37
Presbyterian 23, Wofford 20
Randolph Macon 51, S. Virginia 10
Richmond 38, Delaware State 6 Richmond 38, Delaware State 6 Savannah State 28, Clark Atlanta 21 Sewanee 27, Millsaps 21 Shorter 57, Chowan 20 Southern U. 20, Alabama A&M 10 Stephen F. Austin 41, Northwestern State 7 Tennessee State 27, Gardner-Webb 25 Iennessee State 27, Gardner-Webb 25 Thomas More 18, Ohio Dominican 17 Trinity (Texas) 38, Birmingham Southern 3 Tulane 21, Southern Miss. 3 Tusculum 23, Wingate 21 Tuskegee 27, Central State (Ohio) 21 UCF 48, Villanova 14 UCF 48, Villanova 14 UT Martin 66, Houston Christian 7 Valdosta State 49, Keiser University Seahawks 25 Virginia State 55, St. Augustine's 12 Virginia Union 28, Livingstone 20 W. Carolina 27, E. Kentucky 24 Wake Forest 27, Old Dominion 24 Washington & Lee 54, Methodist 14 West Georgia 38, Mississippi College 35 William & Mary 15, Charleston Southern 7 Winston-Salem 24, Elizabeth City State 7 MIDWEST Adrian 23, Bluffton 15 Albion 48, Rose Hulman 19 Alma 60, Anderson (Ind.) 14 Ashland 38, Hillsdale 14 Augsburg 62, Martin Luther 0 Augustana (III.) 74, Elmhurst 6

Augustana (SD) 24, Concordia (St. Paul) 16 Aurora 63, Benedictine (III.) 7 Ball State 45, Indiana State 7 Bemidij State 36, Winona State 10 Bethel (Minn.) 24, Wis.-Eau Claire 0 Butler 47, Wabash 21 Carleton 38. Minn.-Morris 12 Carroll (Wis.) 41, North Park 27 Chicago 63, Knox 0 Coe 19, Central 11 Colorado Mesa 38, S.D. Mines 30 Concordia (Wis.) 31, Lakeland 28 Dayton 52, Taylor 20 DePauw 49, Hiram 0 Denison 70, Oberlin 0 E. Illinois 14, Illinois State 13 E. Michigan 19, Umass 17 Eureka 35, Rockford 28 Findlay 45, Lake Erie 3 Fort Hays State 17, NW Missouri State 6 Grand Valley State 43, Assumption 7 Greenville 59, Manchester 7 Grinnell 33, Beloit 23 Hanover 67, Olivet 17 Hanlover 07, July 17 Heidelberg 35, Ohio Northern 14 Hope 40, Mount St. Joseph 35 Illinois College 52, Ripon 21 Indianapolis 28, Wayne State (Mich.) 7 Iowa 41, W. Michigan 10 Kalamazoo 42, Defiance 35 Kent State 38, CCSU 10 Lake Forest 41, Cornell (Iowa) 7 Lindenwood (Mo.) 43, W. Illinois 40 Loras 44, Luther 29 Louisville 21, Indiana 14 Miami (Ohio) 31, Cincinnati 24, OT Michigan 31, Bowling Green 6 Michigan Tech 24, Wis.-Platteville 20 Minn. Duluth 42, Sioux Falls 34 Minn. State (Moorhead) 38, McKendree 17 Minnesota State 52, Minot State 25 Missouri 30, Kansas State 27 Missouri Southern 18, Neb.-Kearney 13 Missouri Soutnern IB, Neb.-Rearney IB Missouri Western 34, Cent. Oklahoma 31 Monnouth (III.) 70, Lawrence 13 Mount Union 28, Marietta 0 Muskingum 45, Capital 38 N. Dakota State 49, Cent. Arkansas 31 N. Darkota State 49, Centr. Arkansas Nebraska 35, N. Illinois 11 Nebraska Wesleyan 21, Simpson 13 North Central 70, Carthage 0 Northern State 41, Mary 10 Notre Dame 41, Cent. Michigan 17 Ohio 10, Iowa State 7 Ohio State 63, W. Kentucky 10 Onio State 63, W. Kentucky 10 Ohio Wesleyan 49, Wooster 20 Penn State 30, Illinois 13 Pittsburg State 38, Cent. Missouri 37 S. Dakota State 70, Drake 7 S. Illinois 26, SE Missouri 25 South Dakota 35, Lamar 6 St. Norbert 37, Wis. Lutheran 32 St. Scholastica 38, Crown (Minn.) 18 Syracuse 35, Purdue 20 Texas-Permian Basin 86, SW Baptist 7 Tiffin 34, Northwood (Mich.) 27 Toledo 21 San Jose State 17 Trine 58. Franklin 43 Truman State 21, Saginaw Valley State 7 Upper lowa 38, Missouri S&T 26 Wartburg 47, Buena Vista 0 Washburn 24, Lincoln (Mo.) 10 Washington (Mo.) 63, Millikin 13
Washington 41, Michigan State 7
Wayne State (Neb.) 49, SW Minnesota 10
Wheaton (II) 47, Illinois Wesleyan 16
Wilmington (Ohio) 47, Otterbein 21
Wis.-La Crosse 34, N. Michigan 3 Wis.-River Falls 75. Northwestern (Minn.) 3 Wis.-Stout 24, Gustavus Adolphus 7 Wisconsin 35, Georgia Southern 14 Wittenberg 56, Kenyon 17 Youngstown State 48, Robert Morris 28

SOUTHWEST Ark.-Pine Bluff 21, Miles 20 Arkansas State 31, Stony Brook 7 Ave Maria 27, Texas Lutheran 14 BYU 38, Arkansas 31 Baylor 30, LIU Brooklyn 7 East Central 24, SW Oklahoma 13 East Central 24, SW Oklanoma 13 Emporia State 38, Northeastern State 0 Harding 59, Ark.-Monticello 19 Henderson State 27, Arkansas Tech 24 Howard Payne 85, Lyon 0 Incarnate Word 27, Abilene Christian 20 Oklahoma 66, Tulsa 17 Oklahoma Baptist 36, SE Oklahoma 3 Ouachita Baptist 52, S. Arkansas 24 Rice 59, Texas Southern 7 S. Nazarene 42, NW Oklahoma 29 SMU 69, Prairie View 0 South Alabama 33, Oklahoma State 7 Sul Ross State 27, Wayland Baptist 7 TCU 36, Houston 13 Texas 31, Wyoming 10 Texas A&M 47, Louisiana-Monroe 3 Texas State 77, Jackson State 34 Texas Tech 41, Tarleton State 3 Wis.-Oshkosh 60, E. Texas Baptist 7 Wis.-Whitewater 17, Mary Hardin-Baylor 14 FAR WEST FAR WEST Arizona 31, UTEP 10 Black Hills State 55, Chadron State 19 Boise State 42, North Dakota 18 Cal Poly 41, Lincoln Oaklanders 20 California 31, Idaho 17 Cent. Washington 27, Angelo State 24 Claremont Mudd 16, George Fox 7 Colorado 43, Colorado State 25, 20T Colorado Mines 70, Adams State 7 E. New Mexico 30, W. Oregon 29 E. Washington 40, SE Louisiana 29 Fresno State 29, Arizona State 0 John Carroll 30, Baldwin Wallace 7 Kansas 31, Nevada 24 La Verne 26, Puget Sound 21 Linfield 17, Redlands 10 Montana 17, Ferris State 10 Montana State 57, Stetson 20 Montana Western Bulldogs 49, Lewis & Clark N. Iowa 41, Idaho State 17 N.M. Highlands 31, Fort Lewis 17 New Mexico State 27, New Mexico 17 Oregon 55, Hawaii 10

Oregon 55, Hawaii 10
Oregon State 26, San Diego State 9
Pacific Lutheran 37, California Lutheran 27
Portland State 91, North American Stallions 0
Princeton 23, San Diego 12
S. Oregon 49, Willamette 7 Sacramento State 30, Stanford 23 Sacramento State 30, Stanford 23
Texas A&M Kingsville 30, W. New Mexico 9
UC Davis 23, S. Utah 21
UCLA 59, NC Central 7
UNLV 40, Vanderbilt 37
Utah 31, Weber State 7
Utah Tech 50, N. Arizona 36 W. Colorado 30, CSU-Pueblo 14 Washington State 64, N. Colorado 21 West Texas A&M 23, Midwestern State 0 Whitworth 24, Chapman 17 Friday's scores

Maryland 42, Virginia 14
RPI 25, WPI 0
Rhode Island 34, Maine 17
Union (NY) 34, Springfield 7
W. Connecticut 42, Westfield State 0
Wesleyan (Conn.) 28, Bates 17 SOUTHWEST Army 37, UTSA 29
FAR WEST
Air Force 39, Utah State 21 Thursday's scores Miami (Fla.) 48, Bethune-Cookman 7 Memphis 28, Navy 24

US LBM COACHES POLL

1. Georgia (3-0) Points: 1,598 (62 first-place votes). Previous ranking: 1. Next: Saturday vs. Alabama-Birmingham (ESPN2 7:30) Last week: Defeated South Carolina 24-14 2. Michigan (3-0) Points: 1,514 (1). Prev.: 2. Next: Saturday vs. Rutgers (BTN, noon).

LW: Def. Bowling Green 31-6. 3. Florida State (3-0) Points: 1,396. Prev.: 3. Next: Saturday at No. 23 Clemson (ABC, noon). LW: Def. Boston College 31-29. 4. Ohio State (3-0)

Points: 1,394 (1). Prev.: 4. Next: Saturday at No. 9 Notre Dame (NBC, 7:30). LW: Def. Western Kentucky

5. Southern Cal (3-0) Points: 1,325. Prev.: 5. Next: Saturday vs. Arizona State (Fox, 10:30). LW: Idle 6. Texas (3-0) Points: 1,312. Prev.: 6. Next: Saturday at Baylor (ABC, 7:30). LW: Def. Wyoming 31-10. 7. Penn State (3-0) Points: 1,224. Prev.: 7. Next: Saturday vs. No. 22 Iowa (CBS, 7:30). LW: Def. Illinois 30-13. 8. Washington (3-0)

LW: Def Michigan State 41-7 9. Notre Dame (4-0) Points: 1,044. Prev.: 11. Next: Saturday vs. No. 4 Ohio State (NBC, 7:30). LW: Def. Central Michigan 41-17. 10. Utah (3-0) Points: 967. Prev.: 12. Next: Saturday vs. No. 25 UCLA (Fox, 3:30 p.m.). LW: Def. Weber State 31-7.

Points: 1,164. Prev.: 8. Next:

Saturday vs. California (ESPN, 10:30).

11. Oregon (3-0) Points: 946. Prev.: 13. Next: Saturday vs. No. 19 Colorado (ABC, 3:30). LW: Def. Hawaii 55-10. 12. Alabama (2-1)

Points: 886. Prev.: 10. Next: Saturday vs. No. 16 Mississippi (CBS, 3:30). LW: Def. South Florida 17-3. 13. LSU (2-1) Points: 808. Prev.: 14. Next:

Saturday vs. Arkansas (ESPN, 7). LW: Def. Mississippi State 41-14. 14. Oklahoma (3-0) Points: 683. Prev.: 16. Next: Saturday at Cincinnati (Fox, noon).

LW: Def. Tulsa 66-17. 15. Oregon State (3-0) Points: 660. Prev.: 17. Next: Saturday at No. 24 Washington State (Fox, 7). LW: Def. San Diego State

COACHES POLL

16. Ole Miss (3-0) Points: 602. Prev.: 19. Next: Saturday at No. 12 Alabama (CBS, 3:30). LW: Def. Georgia Tech 48-23. 17. North Carolina (3-0) Points: 592. Prev.: 18. Next: Saturday at Pittsburgh (ACC, noon). LW: Def. Minnesota 31-13. 18. Duke (3-0) Points: 469. Prev.: 20. Next: Saturday at Connecticut (CBSSN, 3:30). LW: Def. Northwestern 38-14. 19. Colorado (3-0)

Points: 435. Prev.: 21. Next: Saturday at No. 11 Oregon (ABC, 3:30). LW: Def. Colorado State 43-35 (2 OT). 20. Tennessee (2-1) Points: 362. Prev.: 9. Next: Saturday vs. Texas-San Antonio (SEC, 4). LW: Lost to Florida 29-16. 21. Miami (Fla.) (3-0) Points: 298. Prev.: 23. Next: Saturday at Temple (ESPN2, 3:30). LW: Def. Bethune-Cookman 48-7. 22. Iowa (3-0)

Points: 206. Prev.: 24. Next: Saturday at No. 7 Penn State (CBS, 7:30). LW: Def. Western Michigan 41-10. 23. Clemson (2-1) Points: 193. Prev.: 22. Next:

Saturday vs. No. 3 Florida State (ABC, noon). LW: Def. Florida Atlantic 48-14. 24. Washington State (3-0) Points: 160. Prev.: 26. Next: Saturday vs. No. 15 Oregon State (Fox, 7). LW: Def. Northern Colorado 64-21. 25. UCLA (3-0) Points: 156. Prev.: 25. Next: Saturday at No. 10 Utah (Fox, 3:30

p.m.). LW: Def. North Carolina Central Dropped out: No. 15 Kansas State

Others receiving votes: Kansas State (2-1) 114; Missouri (3-0) 44; Fresno State (3-0) 43; Florida (2-1) 41; TCU (2-1) 26; Kentucky (3-0) 28; Maryland (3-0) 19; Kansas (3-0) 17; Auburn (3-0) 16; Texas A&M (2-1) 11; Syracuse (3-0) 10; Air Force (3-0) 9; Tulane (2-1) 7; Central Florida (3-0) 5; James Madison (3-0) 3; Ohio (3-1) 3; Wyoming (2-1) 3; Louisville (3-0) 2; Wake Forest (3-0) 2; Arkansas (2-1) 1, Brigham Young (3-0) 1; Memphis (3-0)

LEGAL MONDAY

Williams 25, Colby 22

Worcester State 33, Fitchburg State 13

For advertising information: 1.800.872.3433 www.marketplace.usatoday.com

Below is a Summary Notice of a proposed partial class action settlement reached in a class action lawsuit pending in the United States District Court for the District of New Jersey known as Lincoln Adventures, LLC, et al. vs. Those Certain Underwriters at Lloyd's, et al. A more detailed version of this Notice is contained in a Long-form Notice posted on the Settlement website at www.SyndicateSettlement.com. You are encouraged to read the Long-form Notice for a more in-depth explanation of the proposed partial settlement and your rights

IF YOU PURCHASED INSURANCE THROUGH CERTAIN SYNDICATES AT LLOYD'S, LONDON DURING THE PERIOD JANUARY 1, 1997, THROUGH JUNE 15, 2023, YOU COULD GET MONEY FROM A PARTIAL CLASS ACTION SETTLEMENT THAT MAY AFFECT YOUR RIGHTS.

A proposed partial class action settlement has been reached with some, but not all, of the Lloyd's Syndicates who are Defendants in the case and sold insurance to policyholders in the United States (the "Settlement"). Plaintiffs assert causes of action against the Defendants for violation of the Racketeer Influenced and Corrupt Organizations Act, civil conspiracy, and unjust enrichment based on allegations that Defendants engaged in a deceptive scheme to conceal the lack of competition in the Lloyd's Market. The Settling Defendants deny the allegations made against them.

The Syndicates that have settled are Syndicate Nos. 510, 1084, 1096, and 1245 (the "Settling Defendants"). The Syndicates who remain Defendants in the case, and who have not settled, are Syndicate Nos. 0727, 1003, 2003, 2020, 2488, and 2791 (the "Non-Settling Defendants"). The case will continue to be litigated against the Non-Settling Defendants.

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WHO ARE THE ATTORNEYS FOR THE CLASS AND THE SETTLING DEFENDANTS

The Attorneys for the Class are:

Rachel L. Jenser ROBBINS GELLER RUDMAN & DOWD LLP West Broadway, Suite 1900 San Diego, CA 92101

Robert S. Schachter ZWERLING, SCHACHTER & ZWERLING, LLP
41 Madison Avenue New York, NY 10010

The Attorneys for the Settling Defendants are:

Matthew M. Burke ROBINSON & COLE LLP One Boston Place, 26th Floor Boston, MA 02108 Email: mburke@rc.com

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PLEASE DO NOT CONTACT THE COURT OR THE CLERK.

IN THE UNITED STATES BANKRUPTCY COURT FOR THE SOUTHERN DISTRICT OF TEXAS HOUSTON DIVISIO

In re:
INSTANT BRANDS ACQUISITION HOLDINGS INC., et al.,
Debtors.¹

Chapter 11
Case No. 23-90716 (DRJ)
Jointly Administered

NOTICE OF DEADLINE FOR FILING OF PROOFS OF CLAIM AGAINST ANY OF THE DEBTORS (GENERAL BAR DATE IS OCTOBER 13, 2023 AT 4:00 P.M. (PREVAILING CENTRAL TIME))
PLEASE TAKE NOTICE OF THE FOLLOWING:
On June 12, 2023, each of the debtors and debtors in possession listed below (collectively, the "Debtors")

filed a voluntary petition for relief under chapter 11 of title 11 of the United States Code in the United States Bankruptcy Court for the Southern District of Texas (the "Court"). The Debtors' chapter 11 cases are being jointly administered for procedural purposes only under case number 23-90716 (DRJ) (the "Chapter

<u>DEBTOR</u>	CASE NUMBER		
Instant Brands (Texas) Inc.	23-90714		
Instant Brands LLC	23-90715		
Instant Brands Acquisition Holdings Inc.	23-90716		
Instant Brands Acquisition Intermediate Holdings Inc.	23-90717		
Instant Brands Holdings Inc.	23-90718		
URS-1 (Charleroi) LLC	23-90719		
URS-2 (Corning) LLC	23-90720		
Corelle Brands (Latin America) LLC	23-90721		
EKCO Group, LLC	23-90722		
EKCO Housewares, Inc.	23-90723		
EKCO Manufacturing of Ohio, Inc.	23-90724		
Corelle Brands (Canada) Inc.	23-90725		
Instant Brands (Canada) Holding Inc.	23-90726		
Instant Brands Inc.	23-90727		
Corelle Brands (GHC) LLC	23-90728		

On September 11, 2023, the Court entered an order [Docket No. 523] (the "Order") establishing certain deadlines (each, a"Bar Date") for the filing of proofs of claim ("Proofs of Claim") in the Chapter 11 Cases. Pursuant to the Order (all persons, other entities, and governmental units who have a claim or potential claim against any of the Debtors that arose prior to June 12, 2023, no matter how remote or contingent such right to payment or equitable remedy may be, MUST FILE A PROOF OF CLAIM prior to October 13, 2023 at 40:00 p.m. (prevailing Central Time) (the "General Bar Date"), provided, that solely with respect to a governmental unit, the deadline to file a Proof of Claim against any of the Debtors is December 11, 2023 at 4:00 p.m. (prevailing Central Time) (the "Governmental Bar Date"). Unless otherwise agreed by the Debtors in writing (email being sufficient), Proofs of Claim can only be filed in one of the following methods (the "Approved Methods"): (a) by completing, prior to the applicable Bar Date, an Electronic Proof of Claim through the Claims Portal (under the link entitled "File a Claim") on the Case Information Website (https://dm.epiq11.com/InstantBrands) maintained by the Claims Agent; (b) by electronic submission on the Court's Public Access to Court Electronic Records ("PACER") platform,

on the Case Information Website (https://dm.epig11.com/InstantBrands) maintained by the Claims Agent, to by electronic submission on the Court's bublic Acress to Court Electronic Records ("PACER") Platform, located at https://ecf.tsb.uscourts.gov or (c) by delivering an original, signed Proof of Claim Form directly to the Claims Agent, as follows: If by Irist-Class Mail: Instant Brands Acquisition Holdings Inc., Claims Processing Center, Or Epig Corporate Restructuring, LLC, 1030 SW Allen Blwd, Beaverton, OR 9700F-AH19; If by Hand Delivery or Overnight Mail: Instant Brands Acquisition Holdings Inc., Claims Processing Center, Of Epig Corporate Restructuring, LLC, 1030 SW Allen Blwd, Beaverton, OR 9700S. Absent written consent of the Debtors or their counsel (email being sufficient), Proofs of Claim submitted by facsimile or e-mail or submitted directly to the Debtors, their counsel, or the Claims Agent (in a manner inconsistent with the foregoing) will NOT be accepted or deemed filed until filed in one of the Approved Methods set forth above.

UNLESS EXCUSED BY THE TERMS OF THE ORDER, ANY PERSON OR OTHER ENTITY WHO FAILS TO PROPERLY FILE A PROOF OF CLAIM PRIOR TO 4:00 P.M. (PREVAILING CENTRAL TIME) ON THE APPLICABLE BAR DATE ON ACCOUNT OF ANY CLAIM, THEN SUCH PERSON OR OTHER ENTITY (A) SHALL BE FOREVER BARRED, ESTOPPED, AND ENJOINED FROM ASSERTING SUCH CLAIM AGAINST ANY OF THE DEBTORS OR THEREAFTER FILING A PROOF OF CLAIM WITH RESPECT THERETO IN THE CHAPTER 11 CASES; (B) SHALL NOT, WITH RESPECT TO SUCH CLAIM, BE TREATED AS A CREDITOR OF ANY OF THE DEBTORS FOR THE PURPOSE OF VOTING ON ANY PLAN (IF OTHERWISE ELIGIBLE) IN THE CHAPTER 11 CASES; (A) D(C) SHALL NOT RECEIVE OR BE ENTITLED TO RECEIVE ANY OF THE DEBTORS OR THEREAFTER FILING A PROOF OF CLAIM WITH RESPECT THERETO OR SASIGNS WITH RESPECT TO SUCH CLAIM IN THE CHAPTER 11 CASES, FURTHERMORE, SUCH CLAIM SHALL REMAIN SUBJECT TO ALL APPLICABLE RELEASES, NUJUNCTIONS, AND OTHER TERMS OF SUCH CHAPTER 11 CASES, ROD SUCH PERS

INJUNCTIONS, AND OTHER TERMS OF SUCH CHAPTER 11 PLAN.

Bectronic Proof of Claim Forms can be filed through the Claims Portal (under the link entitled "File a Claim") on the Case Information Website (https://dm.epiq11.com/InstantBrands). Additional Proof of Claim Forms can be obtained free of charge from any bankruptcy court clerk's office, your lawyer, certain business supply stores, on the Case Information Website (https://dm.epiq11.com/InstantBrands). or by contacting the Claims Agent, Epiq Corporate Restructuring, LLC, art-1-888-290-5211 (toll-free in the U.S. and Canada), +1-503-694-4156 (international), instantbrandsinfo@epiqglobal.com (emaill), or at one of the addresses listed above. Questions concerning the contents of this Bar Date Notice and requests for copies of filed proofs of claim should be directed to the Claims Agent in the same manner.

Please note that neither the Claims Agent's staff, counsel to the Debtors, nor the Clerk of the Court's Office is permitted to give you legal advice. The Claims Agent cannot advise you how to file, or whether you should file, a Proof of Claim.

A HOLDER OF A POTENTIAL CLAIM AGAINST ANY OF THE DEBTORS SHOULD CONSULT AN ATTORNEY REGARDING ANY MATTERS NOT COVERED BY THIS NOTICE, SUCH AS WHETHER THE INJUNCTIONS, AND OTHER TERMS OF SUCH CHAPTER 11 PLAN.

ATTORNEY REGARDING ANY MATTERS NOT COVERED BY THIS NOTICE, SUCH AS WHETHER THE HOLDER SHOULD FILE A PROOF OF CLAIM.

HOLDER SHOULD FILE A PROOF OF CLAIM.

¹ The debtors and debtors in possession in these chapter 11 cases, along with the last four digits of their respective employer identification numbers or registration numbers in the applicable jurisdictions, are as follows: Instant Brands (Texas) Inc. (2526); Instant Brands Acquisition Holdings Inc. (9089); Instant Brands Acquisition Intermediate Holdings Inc. (3303); Instant Brands Holdings Inc. (3318); URS−1 (Charlerol) LLC (7347); Instant Brands LLC (0566); URS−2 (Corning) LLC (8085); Corelle Brands (Laith America) LLC (8862); EKCO Group, LLC (7167); EKCO Housewares, Inc. (0216); EKCO Manufacturing of Ohio, Inc. (7300); Corelle Brands (Canada) Inc. (5817); Instant Brands Inc. (3217); Instant Brands (Canada) Holding Inc. (4481); Instant Brands Inc. (3272); and Corelle Brands (GHC) LLC (9722). The address of the debtors' corporate headquarters is 3025 Highland Parkway, Suite 700, Downers Grove, IL 00515.

¹ Capitalized terms used but not otherwise defined herein shall have the meanings ascribed to them in the Order or the Motion, as applicable. A copy of the Order and Motion can be accessed free of charge on the Case Information Website located at https://dm.epiq11.com/InstantBrands, which also contains the Claims Portal, blank Proof of Claim Forms, and additional information about the Chapter 11 Cases. If you have any questions, please contact, the Claims Agent, Epiq Corporate Restructuring, LLC, at +1-888-290-5211 (toll-free in the U.S. and Canada). +1-503-694-4156 (international), or email instantbrandsinfo@epiqqlobal.com. The Claims Agent cannot provide legal advice.

com. The Claims Agent cannot provide legal advice.

For more information on how to place your ad in Legal Monday, call

1-800-872-3433

BERMUDA LEVY: Insurers consider implications of domicile's tax proposal - PAGE 4

BUSINESS INSURANCE.

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OCTOBER 2023



DIVERSITY SURVEY

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REINSURANCE

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BROKER TRENDS II

PAGE 31



Below is a Summary Notice of a proposed partial class action settlement reached in a class action lawsuit pending in the United States District Court for the District of New Jersey known as *Lincoln Adventures*, *LLC*, et al. vs. Those Certain Underwriters at Lloyd's, et al. A more detailed version of this Notice is contained in a Long-form Notice posted on the Settlement website at www.SyndicateSettlement.com. You are encouraged to read the Long-form Notice for a more in-depth explanation of the proposed partial settlement and your rights as they relate to the Settlement.

IF YOU PURCHASED INSURANCE THROUGH CERTAIN SYNDICATES AT LLOYD'S, LONDON DURING THE PERIOD JANUARY 1, 1997, THROUGH JUNE 15, 2023, YOU COULD GET MONEY FROM A PARTIAL CLASS ACTION SETTLEMENT THAT MAY AFFECT YOUR RIGHTS.

A proposed partial class action settlement has been reached with some, but not all, of the Lloyd's Syndicates who are Defendants in the case and sold insurance to policyholders in the United States (the "Settlement"). Plaintiffs assert causes of action against the Defendants for violation of the Racketeer Influenced and Corrupt Organizations Act, civil conspiracy, and unjust enrichment based on allegations that Defendants engaged in a deceptive scheme to conceal the lack of competition in the Lloyd's Market. The Settling Defendants deny the allegations made against them.

The Syndicates that have settled are Syndicate Nos. 510, 1084, 1096, and 1245 (the "Settling Defendants"). The Syndicates who remain Defendants in the case, and who have not settled, are Syndicate Nos. 0727, 1003, 2003, 2020, 2488, and 2791 (the "Non-Settling Defendants"). The case will continue to be litigated against the Non-Settling Defendants.

WHAT ARE YOUR LEGAL RIGHTS AND IMPORTANT DEADLINES

If you do not want to be legally bound by the Settlement, you must exclude yourself in writing from the Class by **November 23, 2023**. The steps you must follow to be excluded are described in the Long-form Notice, which is available at **www.SyndicateSettlement.com**. You can also obtain a copy of the Long-form Notice by mail or email by calling the toll-free number at 1-877-298-4134 between the hours of 8 a.m. and 5 p.m. Central Time. If you do not exclude yourself, but instead stay in the Class, you may object or comment on the Settlement, the Plan of Allocation, the application for attorneys' fees and expenses, or service awards to the class representatives by **November 23, 2023**. The procedure on how to object or comment is described in the Long-form Notice at **www.SyndicateSettlement.com**.

The Court scheduled a Fairness Hearing for **December 14, 2023, at 11:30 a.m. Eastern Time**, at which the Court will consider whether to approve the Settlement, the Plan of Allocation, an award of attorneys' fees and expenses, and service awards for the class representatives. The hearing will take place in Courtroom 5 in the United States Courthouse located at Martin Luther King Building and U.S. Courthouse, 50 Walnut Street, Newark, New Jersey 07101. The Court may choose to change the date and/or time of the hearing (or decide to conduct it virtually) without further notice of any kind other than on the settlement website and the Court's docket available at http://ecf.njd.uscourts.gov. If you plan to attend the hearing, you should confirm the date and time by checking the website at www.SyndicateSettlement.com or by calling the toll-free number at 1-877-298-4134. The Court at the hearing will consider objections that have been properly made by Class Members. If the Court finds the Settlement to be fair, reasonable, and adequate, it will approve the Settlement. You may choose to attend the hearing, either in person or through an attorney hired at your own expense, but attendance is not required. If you choose to attend the hearing and intend to make a presentation to the Court, you or your attorney must follow the procedures set forth in the Long-form Notice at www.SyndicateSettlement.com.

A NOTICE OF INTENTION TO APPEAR MUST BE RECEIVED BY THE COURT AND THE COUNSEL IDENTIFIED BELOW NO LATER THAN NOVEMBER 23, 2023.

If the Court approves the Settlement, then the Settling Defendants will be dismissed from the case. Class Members who have not properly requested exclusion from the Class will be deemed to have released the Settling Defendants from all claims related to the case and will not be able to sue the Settling Defendants for any of the conduct that was the subject of the case. The full text of the Release is set forth in the Long-form Notice at www.SyndicateSettlement.com.

WHO IS INCLUDED IN THE CLASS

The Settlement affects members of the Class, which are with certain limited exceptions, all persons and entities in the United States who, during the period **January 1, 1997, through June 15, 2023 (the "Class Period")**, purchased or renewed a contract of insurance (an insurance policy, not reinsurance) with any of the Defendants. The complete description of the Class is set forth in the Long-form Notice at **www.SyndicateSettlement.com**.

WHAT DOES THE SETTLEMENT PROVIDE

The Settling Defendants have agreed to make payments to settle the claims against them. The total amount of these payments is \$7,900,000. After deducting the amounts approved by the Court for settlement and claims administration costs, attorneys' fees and litigation expenses, and service awards for the class representatives, these funds will be paid to members of the Class. The Settling Defendants will be entitled to the release and other provisions of the Settlement.

WHO WILL RECEIVE A PAYMENT

Payments to Class Members will be according to the Plan of Allocation, which is included in the Long-form Notice at www.SyndicateSettlement.com. To receive a payment, Class Members must submit a Claim Form by December 21, 2023, as more fully described in the next paragraph.

HOW DO I RECEIVE A PAYMENT FROM THE SETTLEMENT

To be eligible for a payment, a Class Member must submit a Claim Form on or before December 21, 2023. Claim Forms are available at **www.SyndicateSettlement.com**. Claim Forms can be requested from the Claims Administrator by calling the toll-free number at 1-877-298-4134 between the hours of 8 a.m. and 5 p.m. Central Time, or by email at info@SyndicateSettlement.com. Claim Forms can be completed online at **www.SyndicateSettlement.com**, emailed to the Claims Administrator at info@SyndicateSettlement.com, or mailed to the Claims Administrator at Syndicate Settlement, c/o A.B. Data, Ltd., P.O. Box 173075, Milwaukee, WI 53217. Each Class Member who wishes to claim part of the Settlement **must** submit a Claim Form by **December 21, 2023**. It is the responsibility of the Class Member to provide truthful and accurate information, and to update any information, including contact and address information, to the Claims Administrator, when appropriate.

WHO ARE THE ATTORNEYS FOR THE CLASS AND THE SETTLING DEFENDANTS

The Attorneys for the Class are:

Rachel L. Jensen ROBBINS GELLER RUDMAN & DOWD LLP 655 West Broadway, Suite 1900 San Diego, CA 92101 Robert S. Schachter ZWERLING, SCHACHTER & ZWERLING, LLP 41 Madison Avenue New York, NY 10010

The Attorneys for the Settling Defendants are:

Matthew M. Burke ROBINSON & COLE LLP One Boston Place, 26th Floor Boston, MA 02108 Email: mburke@rc.com

HOW CAN I OBTAIN ADDITIONAL INFORMATION?

If you think that you may be a Class Member, you can obtain more information, including a copy of the Long-form Notice, the Claim Form, the Settlement Agreement, and other documents relating to the Settlement by visiting **www.SyndicateSettlement.com** or by contacting the Claims Administrator toll-free at 1-877-298-4134.

PLEASE DO NOT CONTACT THE COURT OR THE CLERK.

percentage share of the total premium paid by all Authorized Claimants (the "Initial Distribution").

If an Initial Distribution for an Authorized Claimant is less than \$10.00, that Authorized Claimant shall not receive an Initial Distribution.

DISTRIBUTION OF REMAINING BALANCE OF THE FUND

The Initial Distribution and reallocation(s) shall be consistent with the Settlement Agreement. With respect to any amount remaining in the Fund after the Initial Distribution, a minimum payment threshold amount shall be determined by Class Counsel after consultation with the Claims Administrator regarding factors bearing on the economic feasibility of re-distributions (such as the costs of mailing checks, the total amount of funds to be distributed, and the number of Authorized Claimants that cashed their initial distributions). Class Counsel, with approval of the Court, may elect to delay the re-distribution of such balance in the event they believe that settlements or judgments may be reached with Non-Settling Defendants, and waiting to re-distribute would be in the best interest of the Class.

Case 2:08-cv-00235-CCC-ESK Document 298-3 Filed 11/09/23 Page 32 of 44 PageID: 17051 Syndicate Settlement

c/o A.B. Data, Ltd. P.O. Box 173075 Milwaukee, WI 53217

COURT-APPROVED NOTICE REGARDING

Syndicate Settlement

54752_Lloyd'sII_MC_16NOT

EXHIBIT C







July 19, 2023

NAME: Ben Munro

NEW JOB TITLE: Toronto-based chief underwriting officer, Banyan Risk Ltd.

PREVIOUS POSITION: Toronto-

based founder and CEO of Briza Inc.

INDUSTRY OUTLOOK: The insurance industry is at an inflection point and faces a huge challenge of bringing its systems and products into a new digitally focused era. Many millions of dollars have been spent developing new technologies over the past decade, such as blockchain, artificial intelligence and predictive analytics, both within the insurance industry and for the world in general. Technology will innovate every part of the process and distribution chain, resulting in real and meaningful change in the insurance industry over the



If You Purchased Insurance Through Certain Syndicates at Lloyd's of London from January 1, 1997 through June 15, 2023, You Could Get Money from a Partial Class Action Settlement.

FILE YOUR CLAIM HERE SyndicateSettlement.com











RISK MANAGEMENT WORKERS COMP INTERNATIONAL RESEARCH & REPORTS PEOPLE EMPLOYEE BENEFITS AWARDS & EVENTS CURRENT ISSUE DEI INSTITUTE

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Bennet Hammerberg

Cedar Rapids, Iowa-based vice president, Alliant Insurance Services Inc.



Linda Johnson

Minneapolis- and New York-based vice chair, Gallagher Re



Phoenix-based vice president and head of excess casualty, Atain Insurance Cos.



Tom Leonardo

New York-based global head of accident & health, SiriusPoint Ltd.









BUSINESS INSURANCE

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RISK MANAGEMENT WORKERS COMP INTERNATIONAL RESEARCH & REPORTS PEOPLE EMPLOYEE BENEFITS AWARDS & EVENTS CURRENT ISSUE DEI INSTITUTE

August 30, 2023

NAME: Bennet Hammerberg

NEW JOB TITLE: Cedar Rapids, Iowa-based vice president, Alliant Insurance Services Inc.

PREVIOUS POSITION: Cedar Rapids, Iowa-based producer, Arthur J. Gallagher & Co.

INDUSTRY OUTLOOK: The insurance industry is ever-changing. Insurance companies will continue to have to modify their forms and policies depending on cyber exposure, weather events, etc. A trusted adviser is the perfect solution to help businesses navigate these and other changes.

GOALS FOR NEW POSITION: To be a trusted insurance adviser to Alliant clients.

CHALLENGES FACING THE INDUSTRY: Weather-related losses have had a huge impact in our area the past several years. Clients have had issues with raising premiums and deductibles as well as finding a good fit for their business in the marketplace.

FIRST EXPERIENCE IN THE INDUSTRY JOB MARKET: Worked for a locally owned insurance agency that my dad owned.

ADVICE: Make as many relationships within your community as you can. Go to as many business and charitable events as possible. Find a trusted mentor or colleague to bounce ideas off. Don't be afraid to ask for help.

OUTSIDE THE INDUSTRY, A DREAM JOB: Chef

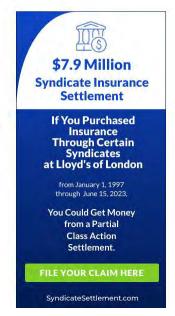
COLLEGE MAJOR: Finance, University of Iowa

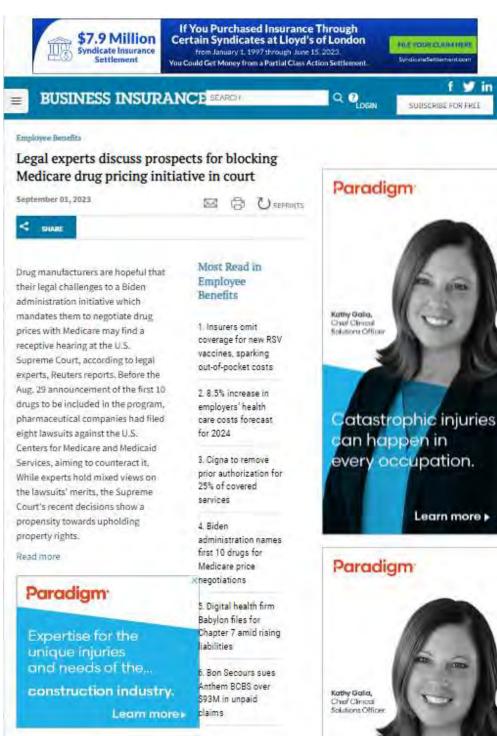
LOOKING FORWARD TO: Meeting new colleagues and expending my knowledge of the insurance industry.

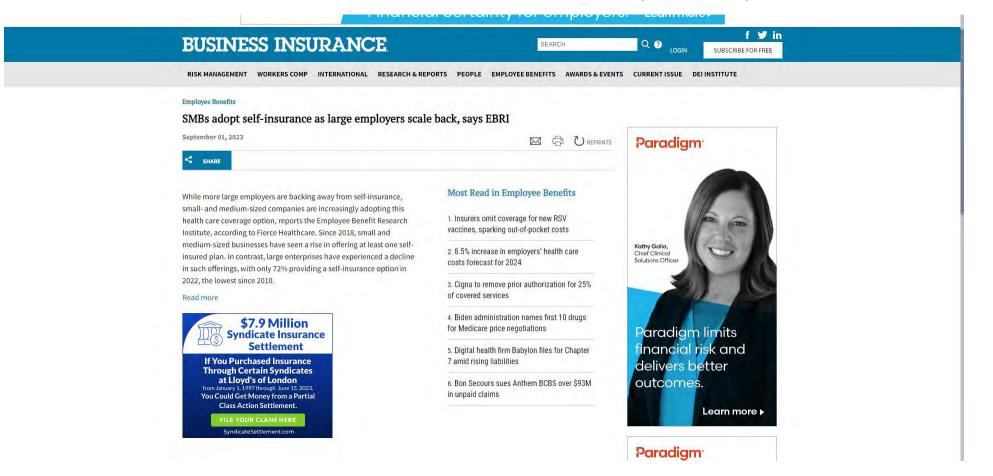
FAVORITE MEAL: Thanksgiving dinner

BOOK: Anything by John Grisham

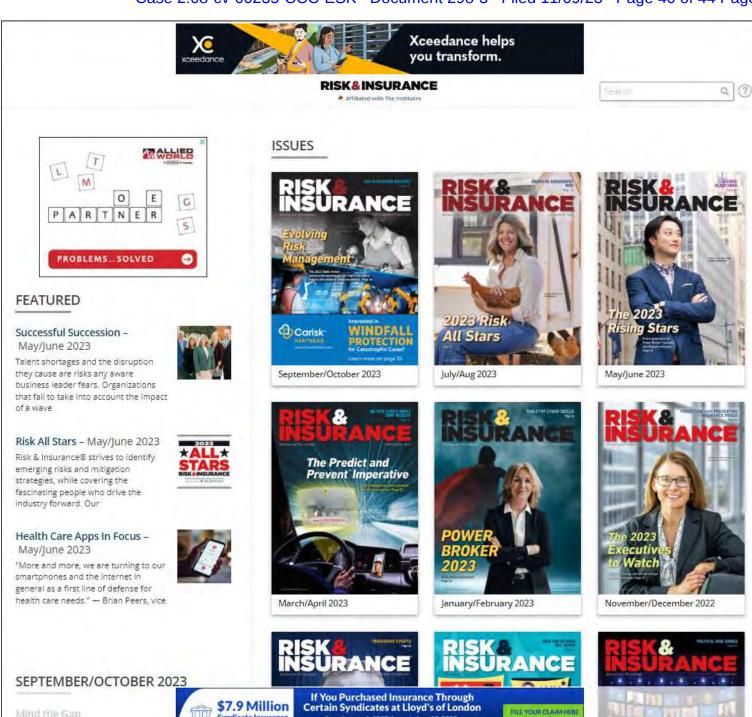
HOBBIES: Spending time with family, golfing and cooking













from January 1, 1997 through June 15, 2023. You Could Get Money from a Partial Class Action Settlement.





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You Could Get Money from a Partial Class Action Settlement.





ABOUT

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EXHIBIT D



Document 298-3 Filed 11/09/23 Page 44 of 44 PageID: 17063 **Syndicate Insurance** Settlement

If You Purchased Insurance **Through Certain Syndicates** at Lloyd's of London

from January 1, 1997 through June 15, 2023, You Could Get Money from a Partial Class Action Settlement.

FILE YOUR CLAIM HERE

SyndicateSettlement.com