### ATTACHMENT 2

## Legal Notice

Monday, July 13, 2020

The Bond Buyer

### continued from previous page

except inheritance and estate taxes and taxes on gains realized from the sale, payment or other disposition thereof. The Issuer has covenanted to comply with certain requirements of the Code necessary to continue the exclusion of interest on the Bonds from gross income for federal income tax purposes

OFFICIAL STATEMENT: Upon the sale of the Bonds, the Issuer will publish an Official Statement in substantially the same form as the Preliminary Official Statement, subject to minor additions, deletions and revisions as required to complete the Preliminary Official Statement. Promptly after the sales date, but in no event later than seven (7) business days after such date, the Issuer will provide the Purchaser with either a reasonable number of final Official Statements or a reasonably available electronic version of the same. The Issuer will determine which format will be provided. The Purchaser agrees to supply to the Issuer all necessary pricing information and any underwriter identification necessary to complete the Official Statement within twentyfour (24) hours after the award of Bonds. Additional copies of the final Official Statement may be obtained up to three months following the sale of the Bonds by a request and payment of costs to the financial consultant. The Issuer agrees to provide to the Purchaser at closing a certificate executed by appropriate officers of the Issuer acting in their official capacities, to the effect that as of the date of delivery the information contained in the Official Statement, and any supplement to the Official Statement, relating to the Issuer and the Bonds are true and correct in all material respects, and that the Official Statement does not contain any untrue statement of a material fact or omit to state a material fact necessary to make the statements therein, in light of the circumstances under which they were made, not misleading.

CONTINUING DISCLOSURE: As more particularly described in the Official Statement, the Issuer will agree in the bond resolution or sales resolution to provide or cause to be provided, in accordance with the requirements of Rule 15c2-12 (the "Rule") promulgated by the Securities and Exchange Commission, (i) on or prior to the end of the sixth month after the end of the fiscal year of the Issuer, commencing with the fiscal year ended June 30, 2020, certain annual financial information and operating data, including audited financial statements for the preceding fiscal year, generally consistent with the information contained or cross-referenced in the Official Statement relating to the Bonds, (ii) timely notice of the occurrence of certain significant events with respect to the Bonds and (iii) timely notice of a failure by the Issuer to provide the required annual financial information on or before the date specified in (i) above.

CERTIFICATION REGARDING "ISSUE PRICE": Please see Appendix G to the Preliminary Official Statement for the Bonds, dated July 8, 2020, for information and requirements concerning establishing the issue price for the Bonds.

CLOSING DOCUMENTS: Drafts of all closing documents, including the form of Bond and bond counsel's legal opinion, may be requested from Thrun Law Firm, P.C. Final closing documents will be in substantially the same form as the drafts provided. Closing documents will not be modified at the request of a bidder, regardless of whether the bidder's proposal is accepted.

DELIVERY OF BONDS: The Issuer will furnish Bonds ready for execution at its expense. Bonds will be delivered without expense to the Purchaser at a place to be mutually agreed upon with the Purchaser. The usual closing documents, including a certificate that no litigation is pending affecting the issuance of the Bonds, will be delivered at the time of the delivery of the Bonds. If the Bonds are not tendered for delivery by twelve o'clock, noon, prevailing Eastern Time, on the 45th day following the date of sale, or the first business day thereafter if the 45th day is not a business day, the Purchaser may on that day, or any time thereafter until delivery of the Bonds, withdraw the proposal by serving notice of cancellation in writing, on the undersigned. Accrued interest to the date of delivery of the Bonds shall be paid by the Purchaser at the time of delivery. Payment for the Bonds shall be made in federal reserve funds. Unless the Purchaser furnishes the Paying Agent with a list giving the denominations and names in which it wishes to have the certificates issued at least five (5) business days prior to delivery of the Bonds, the Bonds will be delivered in the form of a single certificate for each maturity registered in the name of the Purchaser, subject to the election under the "Optional DTC Book-Entry-Only" provisions herein.

CUSIP NUMBERS: CUSIP numbers will be printed on the Bonds at the option of the Purchaser; however, neither the failure to print CUSIP numbers nor any improperly printed CUSIP numbers shall be cause for the Purchaser to refuse to take delivery of and pay the purchase price for the Bonds. Application for CUSIP numbers will be made by PFM Financial Advisors LLC, municipal advisor to the Issuer. The CUSIP Service Bureau's charge for the assignment of CUSIP identification numbers shall be paid by the Purchaser

BOND INSURANCE: In the event that the Purchaser elects to obtain bond insurance for the Bonds, the cost of such bond insurance shall be the responsibility of the Purchaser. The failure of such bond insurance to be issued at or before delivery of the Bonds shall not be a basis for the Purchaser to refuse delivery of the Bonds. In the event of Purchaser-obtained bond insurance, the bond insurer shall not be entitled to be an addressee of any bond counsel opinion related to the Bonds, nor shall the bond insurer be entitled to a reliance letter associated with the same

BIDDER CERTIFICATION - NOT "IRAN-LINKED BUSINESS": By submitting a bid, the bidder shall be deemed to have certified that it is not an "Iran-Linked Business" as defined in Act 517. Public Acts of Michigan. 2012: MCL 129.311. et seq.

FURTHER INFORMATION may be obtained from PFM Financial Advisors LLC, 555 Briarwood Circle, Suite 333, Ann Arbor, Michigan 48108, telephone: (734) 994-9700.

THE RIGHT IS RESERVED TO REJECT ANY OR ALL BIDS.

E-MAILS containing the bids should be plainly marked "Proposal for Public Schools of the City of Muskegon 2020 School Building and Site Bonds, Series I."

> Billie J. Bruce Secretary, Board of Education

To place your Bond Redemption Advertisement in The Bond Buyer, please call Kerry-Ann Blake-Parkes at 212-803-8436 or email it to nos@arizent.com

### If You Owned a U.S. Dollar LIBOR-Based Bond or Other Debt Security between August 1, 2007 and May 31, 2010,

### You May Be Eligible to Receive Payment from the Partial Settlement of this Lawsuit

There are Settlements with Barclays Bank plc, UBS AG, HSBC Bank plc, Citibank, N.A., Citigroup Inc., JPMorgan Chase & Co., JPMorgan Chase Bank, N.A., Bank of America Corporation, Bank of America, N.A., Bank of America Corporation, Bank of America, N.A., and the Royal Bank of Scotland Group plc (collectively, "Settling Defendants").

The Bondholder Action claims that certain banks (the "Defendants") conspired to manipulate U.S. Dollar LIBOR ("LIBOR") between August 1, 2007 and May 31, 2010 (the "Class Period"). The Bondholder Plaintiffs claim that this alleged manipulation artificially lowered LIBOR, resulting in holders of U.S. Dollar LIBOR-Based Debt Securities being paid less interest during the Class Period. Bondholder Plaintiffs assert an antitrust claim against the Defendants. Settling Defendants deny any wrongdoing.

The Bondholder Action has been dismissed and is on appeal. Having assessed a number of relevant factors, including the risk of continued litigation, the likely timeline for completing the litigation, and the cost of trial and further appeals, among others, the Bondholder Plaintiffs and their attorneys believe the proposed Settlements with each of the Settling Defendants are in the best interests of the Settlement Classes. All capitalized terms used in this notice are defined on the Settlements. Website (www.BondholderLIBORSettlements.com).

### Can I Get a Payment from the Settlements? You may be eligible if:

- you owned (including beneficially in "street name") my bond or other debt security
- that has a CUSIP identification number;
- on which interest was payable at any time between
- August 1, 2007 and May 31, 2010; where that interest was payable at a rate expressly
- linked to U.S. Dollar LIBOR: and
- that was issued by an entity other than the Defendants, their subsidiaries or affiliates as obligor.

These securities are referred to in the Bondholder Action as the "U.S. Dollar LIBOR-Based Debt Securities Examples of language showing an express link to LIBOR are found in the proposed Plan of Allocation, available on the Settlements Website.

### What do the Settlements provide?

The Settlements create a \$68.625 million aggregate Settlement Fund that will be used to have Members of the Settlement Classes who submit valid, timely claims. Additionally, the Settling Defendants will provide certain specified cooperation to the Bondholder Plaintiffs against the Non-Settling Defendants. The Court has not yet

1-888-205-5804

You must submit a Proof of Claim Form (either electronically or in paper) to be eligible for a payment. A copy of the Proof of Claim Form, as well as instructions of how to submit it are available on the Settlements Website. The amount of your payment, if any, under the Settlements will be determined by the Plan of Allocation.

To be timely, all Proof of Claim Forms must be postmarked or submitted electronically by **December 28, 2020**, and must be accompanied by all necessary information and documents.

### What are my rights?

You have a right to file a Proof of Claim Form seeking a distribution from the Settlement Funds. You also have the right to exclude yourself from any of the individual Settlements or from all of the Settlements with all of the Settling Defendants.

If you remain a Member of the Settlement Classes, you may object to any or all of the Settlements, the payment of attorneys' fees, the expense reimbursement, and/ or the payment of class representative service awards. Objections must be filed by **November 17, 2020**. If you file a valid Proof of Claim Form and the Settlements are approved following the Fairness Hearing, you may participate pro rata in the Net Settlement Funds. These Settlements will not release your claims against any Non-Settling Defendants.

To exclude yourself from any or all of the Settlements, you must submit a Request for Exclusion postmarked no later than **November 17, 2020**. If you exclude yourself from that November 17, 2020. If you exclude yousen from any Settlement, you will not receive any payment from the Net Settlement Fund for that Settlement. If you do not expressly exclude yourself, you may not individually sue (or continue any pending lawsuit against) any of the Settling Defendants or their affiliated persons and entities for the alleged conduct, and will be bound by the Court's decisions concerning the Settlement. decisions concerning the Settlements.

The Court will hold a Fairness Hearing on December 16, 2020 to consider whether to approve the Settlements, Class Counsel's request of attorneys' fees of up to one-third of the Settlement Funds, reimbursement of litigation expenses, and payment of service awards to the Settlement Class representatives. You or a lawyer you hire may appear and speak at the hearing.

THIS IS ONLY A SUMMARY OF THE FULL NOTICE, WHICH CONTAINS MORE DETAILED INFORMATION. YOU MAY OBTAIN A COPY BY CONTACTING THE CALL CENTER OR DOWNLOADING IT FROM THE SETTLEMENTS WEBSITE:

www.BondholderLIBORSettlements.com

# GIVE NOTICE **buyers** want to know

Advertise your competitive sales in The Bond Buyer. For more information, contact or Kerry-Ann C. Parkes at 212-803-8436 or at nos@arizent.com

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36 Mos Performance	YTD 12Wk 5Yr Net % % After Asset NAV	36 Mos YTD 12Wk 5 Yr Net Performance % % After Asset NAV	36 Mos VTD 12Wk 5 Yr Net / Performance % % After Accet NAV	36 Mos YTD 12Wk 5 Yr Net Performance % % After Asset NAV	36 Mos VTD 12Wk 5 %r Net Performance % % After Asset NAV	36 Mos YTD 12 Wk 5 Yr Net Performance % % After Asset NAV	36 Mos YTD 12Wk 5 Tr Net Performance % % After Asset NAV	36 Mos YTD 12Wk 5 Yr Net Performance % % After Asset NAV
Rating Fund	Chy Chy Tax Rtn Value Chy	Rating   Fund   Chy  Chy   Tax Rtn   Value   Chy	Rating   Fund   Chg Chg  Tax Rtn   Value   Chg	Rating   Fund   Chy  Chy  Tax Rtn   Value   Chy	Rating   Fund   Chg Chg   Tax Rtn   Value   Chg	Rating   Fund   Chg  Chg  Tax Rtn  Value  Chg	Rating   Fund   Chy  Chy   Tax Rtn   Value   Chy	Rating   Fund   Chg Chg  TaxRtn  Value  Ch
A+ GrowthOpp A Growth7	+29+36+142 11154 +59 0.21 27.40= 10	A+GrowthAAA +18+22 +99 77.92n+.33	A+ Techinvest +24+27+104 61.38n+.54	JP Morgan Insti \$ 110 bil 000, 400, 4111	A+GrwOppY +26+29 +73 9.16n+.03 A-InterSeA 1, 12 , 47 17.50 , 00	A MidGrwth +10+23 +54 17.37n+.00 Navba Brow Inc.	A+LrgGrowLJ +15+21 +95 14.57n+.04	A+PrcsMetals +33+28 +90 22.17n+.02
A+ GrwDiscovy	yK +20+26+105 47.72n+.12	\$ 585 mil 800-209-0777	\$ 107 bil 800-959-4246	A-USEquity + 4+14 +55 16.68n+.00	A-IndexEqS - 1+14 +49 1824n+.00	\$ 17.9 bil 800-223-6448	A-MidCpBindA - 4+18 +61 27.62n-21	A+Sciarc&Tech +24+33+102 28.951+10 A+Scierc&Tech +24+33 +99 27.73 +.00
A HealthCare A HealthCare	e + 8+11 +47 56.0536 + 9+11 +51 66 12n - 43	A-EmgMktBrtCo + 6+21 +32 17.26 +.00 A-EmgMktBrtCo + 6+21 +34 17.63n+00	A CapApprec +14+23 +57 63.49 +22 A OnnGinbalFc +31+34 +77 68.35 +35	A USEquityL + 4+14 +56 16.71n+.00 IP Mercan R5	A-MidCapEqII + 1+21 +54 19.96n+.00 A-MidCapEqI + 1+21 +58 73.91n+00	A-Genesis - 2+21 +44 57.74n30 A Guardian +10+18 +65 20.73n05	A MidGrIIU + 7+23 +51 9.77n+.04	-V-W-X-
A HealthCare	er + 8+11 +43 47.17n-30	GMO Trust VI \$ 122 bit 417, 220, 7500	A+ OppGlodSpec +33+36+120 27.73 +.00	\$ 89.0 bil 800-480-4111	A-MidSrEgUS + 1+21 +58 23.63n+.00 A-MidSrEgUA - 1, 21 - 52 - 10.70 - 00	Neuby Brm Tr \$ 14.0 kill 000, 222, 6440	A-Philopal - 4+18+5/26.82h-20 A Smith + 6+29+50 9.57h-04	Value Line
D LowPriStk#	K -15+12 +13 42.45n73	A Quality - 2+10 +73 23.49n16	A+ reciniciogyv +24+27+102 61.64 +.54 Invesco Funds C	A USEqty + 4+14 +56 16.71n+.00	A-MidGrEgIV + 1+21 +57 22.94n+.00	A+SocRspons - 6+12+159 35.43n24	PrncplFnds	\$ 1.3 bil 800-243-2729 A CanArolity +14+75 +59 11 68n+00
D-LowPrStk A Macellan	-15+11 +12 42.48n74 +11+18 +65 11.35n+(3	GoldmnSachs A \$ 32.1 bil: 800-292-4726	\$ 145 bil 800-959-4246 A CanitalC +14+73 +47 4157n+14	A-USLgCrPIs + 5+16 +45 25.99n+.00 IP Mercan R6	A SmlCpGrEqA + 2+27 +38 10.93 +.00 A SmlCpGrEqI + 2+77 +41 17.85n+00	New Covenant \$ 810 mil 877-835-4531	\$ 464 bil 800-222-5852 A+RiseChinters +15+ 22+118 30 82m+ 04	A MidCap - 2+13 +81 24.87n11
A Mominda	+10+19 15.56n+.07	A InsghtsA +13+22 +79 36.63 +.19	A+ OppDiscovry +15+28 +61 59.76n+.07	\$ 64.0 bil 800-480-4111	A SmlCpGrEqY + 2+27 +42 13.98n+.00	A-Growth - 2+15 +42 44.04n26	A-CapitalApp - 1+14 +47 50.21n07	A PremierGrow + 3+16 +69 40.16n15 Network Adminut
A Newinsign A+ OppsGrowt	n + 7+20 +58 32.68 +.09 th +30+36+101 125.51n+.66	\$ 6.2 bil 800-292-4726	A upperiologal +31+34 +65 62.281+32 A+TechnologyC +23+27 +91 46.92n+32	A-Enfrancqu + 1+ 15 +46 27,440+.00 JP Morgan Selct	A SMUppledz + 2+27 +44 15.310+.00 MassMutual	\$ 80 mil 800-274-5448	A-CaptiApprci - 1+14 +45 49.64n - 06	\$ 2794 bil 800-523-1036
A+ OTC A+ OTCK	+20+25+120 15.32n+.09	A-Capit/Grwth 0+15 +44 14.42n07 A loophts +12+22 +77 32 (Mo+15	Invesco Funds R \$ 172 bit gen gen 4246	\$ 145 bil 800-480-4111 C. ComPand	\$7.6 bil 800-272-2216 A- index - 1+14 +46 17 (5n+00	D SelGr - 7 + 9 +11 12.79n04 Northern	A+ Growthilnst +15+21+100 18.52n+.05	A-500Index - 1+13 +60 291.02n-1.6
A-PuritanK	+ 7+12 +41 24.14n+.00	A+TechOpps +24+24+121 19.62n+.10	A-GlbOpportR6 + 5+28 +87 65.83n+.11	A- DynSmlGr - 8+20 +44 22.95n+.00	A-IndexEqY - 1+14 +48 17.85n+.00	\$ 39.2 bil 800-595-9111 A. Steckladev 1, 12, 58, 26 145, 20	A Growthilnst + 6+ 29 +55 14.35n07	A-CapitalOppsr - 1+19 +59 156.84n - 8
A-SaiUS A+SelectTech	- 2+13 17.03n09 r +27+30+161 24.23n+.10	\$ 28.2 bil 800-292-4726	A UppCapAprec +14+23 +54 58.18n+.19 A+OppDiscovrv +15+28 +68 84.94n+.10	A-Researchén + 1+15 +45 27,48n+.00 A+SmallGr +11+33 +84 21,66n+.00	\$54.2 bil 800-789-2742	Noveen CI A	A Growthilfs + 7+23 +56 12.721+305 A Growthilfs + 6+29 +53 13.15n-307	A CoDibuAdir +11+26 +68 107.94n12
A SmiCapGrM	4r 0+21 +59 24.8709	A CapitalGr 0+15 +57 27.97n13 A Growthilon 14, 25 -51 21.95n - 05	A+ OppGoldSpec +32+36+117 26.34n+.00	Legg Mason & 20 n Hill DON 922 KEAN	A ChinaInsti +28+32 +41 2450n+20 A ChinaInst -28+32 +41 2450n+20	\$ 35.8 bil 800-257-8787 A MidCapGrOpp +13+26 +37 32.21 +.06	A-LargeCap - 2+13 +54 19.37n11	U-EmgMKSET - 2+24 +7 35.150+.10 8 FxtMktidz - 5+25 +36 90.48n-97
A-SKSEMIC	p + 2+18 +53 48.63n30	A-USEqlinsight + 1+15 +50 54.01n17	\$ 83.9 bil 800-959-4246	A CapGrowthIS +10+35 +69 41.82n+.00	A-Growthinsti +11+24 +52 31.57n+.06	Noveen CI I \$ 34 9 kil 900, 357, 9797	A-LargeCap - 2+13 +56 19.63n11 A-LargeCap - 2+13 +56 19.63n10	A-Growth&inc - 2+14 +46 82.81n44
A-SIKSWICpP A+Technology	K + 2+18 +54 48.75n - 30 v +26+30+157 69.71 + 30	GreatWest \$ 24.1 bil 866-831-7129	A CapApprec +14+24 +59 7081n+24 D+DeveloMkts - 3+22 +21 4432n+24	A-CEApprectS - 3+12 +52 25.32n+.00 A LroeCaoGrwR +11+19 +86 51.73n+.00	A-Growthinv +11+24 +51 31.28n+.06 A innovatorin +37+40 +69 19.89n+.09	A MidCapGrOpi +13+26 +41 42.94n+.08	A+LargeCap +15+21 +94 16.37n+.05	A+Growthilds +17+22 +97 1018/n+.42 B+HithCarer + 5 +7 +29 89 21n-66
A+ Technology	yr +26+30+150 60.25n+.25	A-IndexL - 1+14 +52 17.79n+.00 A+LanCracCrath - 17, 22, -96 11.07n - 00	A OppGlobal +32+34 +73 70.20n+.36	A SmallCapR + 9+35 +62 36.44n+.00	Mellon Funds	Dak Associates \$ 1.2 bil 888-452-5386	A+LargeCap +15+21 +96 16.82n+.05 A=MidCanC = 5+18 +51 25 3/n = 19	A-Hithcareldxr + 2 + 6 +45 97.65n70
A- Volatility	- 5 +6 +63 14.49n10	A-S&P500idx - 1+14 +55 23.69n+.00	A+ S&P5001dxY - 2+13 +60 3425n19	\$ 61.1 bil 800-822-5544	A+CpGrC +31+41 +94 27.53n+.10	A+RedDakTech +11+19+139 34.51n+.24	A MidCapinst - 4+18 +62 29.63n - 22	A IntiGrowth r +21+33 +69 12474n+.63 D. InteretTracky
A WIDINSTL A Workhwidz	+ 9+23 +54 30.71n08	A-TRowePrice 0+20+58 30.72n+.00 Guidemark	\$ 200 bit 864-941_AR2	A-IntiGrwth + 5+22 +49 52.71 +.00 A-S8P500Hy = 1+14 +55 77 79+00	Metro West \$ 264 bil 800-241-4671	Qakmark I	A-MidCapR1 - 5+18 +56 26.25n - 20	A-LargeCapidx 0+14 +62 73.82n3
FidityAdvFi	ec C	\$ 1.4 bil 925-263-2078	A-CoreEqA + 1+12 +42 14.3504	Legg Mason C	B-ReturnBdAdm + 7 + 2 + 19 11.61n+.03	\$ 113 bil 800-625-6275 F Inti -77+74 -10 19 35n-35	A-MidCapR4 - 4+ 18 +60 29.37n - 22	A-LginvGdAdmr +13 +5 +45 12.17n+.11
\$ 4.7 bil 80 A- Convertible	00-343-3548 e +10+18 +29 33.93n+.01	A-LGUDUOTESVC - 1+17 +46 20.35010 Guidestone	A - CoreEq8 0+12 +34 11.17n04 A+LrgCapGrC +12+18 +80 20.64n+.03	\$ 91.6 bil 800-822-5544 A CELgCapGr +11+19 +81 42.18n+.00	L+ TOMEBOI + 7 + 2 + 19 TL5UN+.US B- TR8dPlan + 7 + 2 + 19 TL5UN+.U2	Oppenheimer I	A MidCapR5 - 4+18 +61 29.16n - 23	A-LongTrmldx +24 - 1 +50 34.28n+.5
First Eagle	00 224 2142	\$ 21.8 bil 888-473-8637 A=Faldriaustr = 1+14 +61 34 76a+00	A+LrgCapGrE +13+18 +88 26.54 +.05 A+LrgCapGrE +13+18 +88 26.54 +.05	A CESmCapGr + 9+34 +57 28.34n+.00	MFS Funds A \$ 195 bil 300_225_2606	A+Discoveryl +16+28 +74 112.36n+.14	Frudential Funds \$ 108 hil 800-725-1857	B MidCapldx - 7+17 +36 20436n-1.1
D-GlobalA	- 7 +9 +20 53.6750	A+Eqinvestor +15+20 +85 29.31n+.00	A+LrgCapGrY +13+18 +90 27.49n+.04	\$ 14.9 bil 800-822-5544	A-CoreEquity - 1+13 +55 34.6419	D+DlvpMkt - 3+22 +22 44.34n+.24 Ontinum C	A GrowthR6 + 7+ 22 +39 28.27n+.08	A-Primecapr - 4+14 +33 (38.59m7 D+ShrtinvAdmr + 3 + 3 +13 10.96m+.0
Frank/Tmp \$ 191 bil 8	I FF A 100-342-5236	A+oreginst +15+20 +85 27.560+100 GuideStone G2	A+MidCapGrB +15+2/ +/0 2382n+.08 A+MidCapGrC +15+2/ +/1 2588n+.09	A- Intlinv + 4+ 72 +49 50,94n+.00 Leng Mason I	A+GrowthA +15+20+109 137.05 +.52	\$5.0 bil 800-914-0278 A Carlonna - 0. 20. 20. 11.21- 05	A-Jennison20 + 8+20 +40 15.24n+.02 A JosonWidCon + 7+22 +32 21 20n+05	D ShTrmBdldx + 4 + 1 +11 10.89n+.0
A ConvSecs	+20+30 +72 25.87 +.04	\$45 bil 888-473-8637 4 - Extended and 1 - 14 - 74 24 74m - 00	A+ MidCapGrl +16+28 +82 347Un+.12	\$ 86.0 bil 800-822-5544	A MAInvGrSk + 2+15 +78 33.4806 A MAInvGrS 4, 1209 21 29 14	Optimum Insti	Prudential A	C+ LotBdidx + 7 + 2 + 19 11.68n +.03 A-TotStMktidx - 7 + 15 + 56 77 50n - 40
A+ GrOppoA	+22+27 +79 47.67 +.22	GurdianTr	A+MidCapGrY +16+28 +79 3330n+.12	A+ CELgCapGr +11+19 +92 60.86n+.00	A+ MidCapGr + 9+20 +82 22.85 +.04	\$ 6.6 bil 800-914-0278 A LmCnGraw +13+71 +76 77 53n + 04	\$ 13.1 bil 800-225-1852	A-TxMgdCap - 1+14 +60 163.04n8
E Income Frank/Tmn	-10 +4 +7 2.0402	\$ 3.9 bil 704-705-1880 A GrUSEa + 3+10 +62 25.68n13	A+Sci&TechA +10+21 +79 78.67 +.40 A+Sci&TechB + 9+71 +70 6033n+31	A-IntiGrwl + 5+22 +50 57.05n+.00 A+IntCanGrtS +17+19 +97 60.95n+00	A-Hesearch - 1+12 +54 45.78 - 21 D ValueA -14 +6 +28 37.90 - 61	-P-Q-R-	A+11100008 +23+34 +77 2021 +.10 A-StockIndexA - 1+14 +46 44.24 +.00	A+USGrowth +27+30+106 141.81n+.8 D-Visionida 17 - 4 -21 29 29n - 61
\$ 251 bil 8	00-342-5236	Harbor Funds	A+Sci&TechC + 9+21 +71 63.65n+.32	A SmallCapl +10+35 +67 41.19n+.00	MFS Funds B	Pace Funds A	Prodential B	E VangDev r -10+16 +8 12.63n13
A+Dynatech	+20+30+67 25.458+.04 +29+30+130 94.59n+.69	A+CapApprAdm +27+31+100 94.09n+.63	A+Sci&Techl +10+21 +82 8838n+.46	\$ 912 mil 817-332-3235	A-CoreEquity - 1+13 +50 30.01n16	A LigCoGr +16+24 +45 25.34 +.12	A ConservGr + 9+15 +62 11.97n+.00	B Wellesley + 1 + 4 + 28 65 53n - 27 R+ Wellighten 2 + 9 + 36 77 21n - 27
A+ Gr0ppoC A Grath	+22+27 +71 38.00n+.17 + 7+18 +69 108 5m - 15	A+CapApprinv +27+31 +99 91.70n+.61 A+MidGrinv +77+34 +76 10 19n+03	A+Sci&TechR +10+21 +76 75.61n+.38 A+Sci&TechY +10+21 +90 Rd 12n+43	A-EqtyInsti + 2+16 +57 29.53n11 Lond Abbett A	A-Global Grow - 1+16 +54 41.71n09 A+Growth +15+19+100 107.74n + 40	A-SmMdCoGr + 2+28 +26 15.0911 Pamassus	A-MidCapGr + 1+ 15 +20 11.70n +.00	6+ Weinigual - 2 + 6 + 36 72211-29 C Windserll -10+13 +19 57.90n63
E Income	-10 +3 +5 2.07n02	A SmlGrAdm + 1+24 +38 12.74n11	A-SmlCapGrl + 2+24 +47 2408n13	\$ 58.2 bil 888-522-2388	A MAImGrSk + 1+15 +72 28.12n05	\$ 17.8 bil 800-999-3505	Prudential C \$ 20.6 hil 800-225-1852	Vanguard Index
A Smuper A SmMidCapl	+ 6+ 35 +43 17.84020 Gr +22+34 +47 24.14n+.08	Harding Lynr	_J_K_L_	A convertible +23+25 +56 16.52 +36 A+DvlpGrowth +21+35 +56 23.7902	A+NewDiscov + 6+29 +56 21.54n06	Partners	A-20/20Focus + 8+ 19 +40 10.49n+.01	\$ 3330 UI 0/7-002-7447 B+Balancedinv + 2+10 +41 39.60n11
Frank/Tmp \$ 163 bill 8	FF R 101_3/7_5736	\$ 26.7 bil 877-435-8105 A-GiblEoAdv + 8+24 +56 41.09n+.00	\$ 37.5 bil 800-225-5291	A+GrowthLdrs +36+35+109 38.67 +.36	A-Research - 1+12 +49 40.89n - 19 A+Technology +24+27+143 49.64n +.42	\$ 1.3 bil 207-495-9070 A-USEcuity + 2+13 +58 18.88n+.00	A-StockIndexC - 1+13 +42 43.65n+.00 Prodential 784	D BandMikt + 6 +1 _ 11.68n+.02
A+ Gr0ppoR	+22+27 +77 44.91n+.21	A-GlobalEqty + 8+24 +56 41.08n+.00	A+USGIbLdGr +16+20 +92 59.75 +.14 I Hannark R	\$ 101 bil 888-522-2388	D-Value -14 +6 +24 37.77n61	Pginlovest	\$ 57.6 bil 800-225-1852	U-EngMKStr - 2+24 +6 27.540+.12 D-EngMKStr - 2+24 +7 27.490+.13
A Grwin E Income	+ /+ 18 +/4 19.51016 -10 +3 +5 2.00n02	\$ 435 bil 860-547-5000	\$ 25.6 bil 800-225-5291	A convertible +23+25 +53 16.42h+.05 A+DvlpGrwth +21+35 +45 13.52n01	\$ 168 bil 800-225-2606	A-20/20Focus - 1+10 +33 9.50n+.00	A 20/20Focus + 8+ 20 +52 18.36n+.01 Referen	D-EmgMkStkr - 2+24 +6 91.43n+.4
A+ SmMdCapB Econk/Texp	6r +22+34 +55 35.42n+.12	A-Healthcare + 6+11 +37 39.9620 Hartford C	A+USBIDLdBr +15+20 +83 47.81n+.11 J Hancock C	A GrowthOpp +10+25 +46 18:55n+.04	A-CoreEquity - 1+13 +49 29.54n17 A-GinbalGr - 1+16 +50 41 16n - 10	A ConservGr +19+26 +69 13.21n+.07 A+Encursef7 +32+35+104 23 00n+20	\$ 11.1 bil 800-225-1581	B ExtridMkt - 5+25 +35 90.54n9 F FISFWildsPr - 8+18 +7107.65n6
\$ 225 bil 8	00-342-5236	\$ 80.0 bil 860-547-5000	\$ 23.0 bil 800-225-5291 As USSIN 4Cz	Lord Abbett F	A+ Growth +15+19+100 10684n+.40	A+Growth +28+31 +96 40.53n+26 A+Growth 15:19 -99 26 24n 00	A+ GrwthOpp +20+23+113 49.70n+24	A+Growthinvst +16+22 +96 108.91n+.44
A+ ConvSecs A+ Dynatech	+21+30 +73 25.8/n+.04 +30+30+143 119.13n+.88	A+GrowOppor +27+32 +69 20.43n+.12	Jackson	\$ 95.0 bil 888-522-2388 A+ DyloGrwth +21+35 +58 25.30n02	A MidCapGr + 8+20 +74 17.90n+.03	A+GrowthA +20+25 +76 16.60 +.08	\$ 37.2 bil 800-225-1581	B-IntBdAdm + 8 + 3 +23 12.65n+.03 B-IntBdirst + 8 + 3 +23 12.65n+.03
A Grwth	+ 7+18 +76121.39n16	A-Health + 6+11 +31 30.98n16 A SmallCo + 6+31 +31 13.99n06	\$ 844 mil 844-577-3863 A+ Growthinsti +19+ 39 2896n+.05	D-StrtDurinc 0+4+6-4.15n+.00	A+ NewDiscov + 6+29 +56 21.60n06 A+ Recearch = 1+12 +49 40 54n - 19	A+Growth? +28+32+102 45.47n+.30 A+Growth? +28+32+109 58.14n+.39	A ConvtSec +15+22 +43 28:54 +.12	A-LargeCapinv 0+14 +61 59.03n2
A-RisingDivs	- 4+13 +51 66.63n38	Hartford HLS IA	A+SmidCapGreat +19+39 +86 2897n+.05	\$ 78.4 bil 888-522-2388	A+ Technology +24+27+143 49:53n+.42	A-HealthSciA +15+20 +17 50.3324 A-HealthSciC	A-Research + 1+15 +55 34.3014	A-LTBelinst +15 + 3 +46 17.26n+.21 A-MenaCaniky + 1+14 +67 20168n-90
A SmCapGr A+SmMidCapl	+ 7+35 +52 25.18n-29 Gr +22+34 +61 45.22n+.15	A-DiscpEq - 3+12 +45 15.56n08	\$ 135 bil 800-668-0434	A convertible +23+25 +57 16.63n+.05 A+DvloGrwth +21+35 +60 29.67n02	U- Value -14 + 0 +24 37.47001 MFS Funds I	A-HealthSci2 +15+20 +19 56.61n27	A Sustainable +17+30 +47 21.29 +.03	C+TotBdMkt + 7 +2 +19 11.68n+.00
Frank/Tmp	Mutual R	A GlobalGrow +13+21 +75 31.56n+.02 A-Realthcare + 6+11 +31 25 12n-13	A-Balanced + 1 + 9 + 47 38.97n04 A-Balanced + 1 + 8 + 43 36.97n04	A GrowthOpp +10+25 +58 30.63n+.06	\$140 bil 800-225-2606 A+ Growth +15+20+111 1/6 72n+56	A+IntUpps2 +25+34 +79 26.59n+.16 A+JennFocGrA +31+35+110 21.12 +.19	Putnam B \$ 57.9 bil 800-225-1581	E TotinStkr - 8+18 +8 16.31n1 E TotinStkr 9, 19 -9 77 19n 11
A+Dynatech	+30+30+136 111.24n+.82	A-Stock - 7 +6 +56 86.13n82	A-Balanced + 1 + 8 +40 3658n05	Lord Abbett P	A MAImGrSk + 2+15 +80 34.60n06	A+JennFocGr8 +17+21 +93 14.63n+.00 A+JennCibOac -36, 29, 110 26 06n, 27	A-ConvtSec +15+22 +39 27.86n+.12	D TotMiktidx + 5 +1 +14 11.60n+.00
Frank/Imp \$ 69.3 bit 8	1 <b>Tp A</b> R00-307-5736	\$ 25.9 bil 860-547-5000	A-Enterprise - 7+16+65128.00n55	\$ 22.4 bil 888-522-2388 4+DxtnGrwth +71+35 +55 27 49n-01	A+MidCapGr + 9+21 +84 24.37n+.04	A+JennGlbOps +35+38+113 36.27 +.37	A-FutureFunds +17+29 +42 18.72n+.03 A+Growfron +70+72+104 38./5n+19	A-TetStkidx - 2+15 +57 77.51n - 4
E Glob Bond	- 4 +1 -5 10.04 +.00	A-DiscpEq - 3+12 +44 15.34n07 A GlobalGrow +13+21 +73 31 15n+02	A+Enterprisel - 6+16 +68131.15n57 A+Forty +15+20 +94 43.34 +.13	Lord Abbett R3	A-Research - 1+12 +55 47.09n - 22 D Value - 14 + 7 + 79 38 12n - 62	A-JensnMidLap + 7+22 +24 12.55n+303 A JinsnMidCpGrA + 7+22 +34 23.46 +06	A Leaders + 7+ 19 +68 72.71n02	D+ValueIndx -17 + 4 + 31 38.39n65
\$ 78.9 bil 8	100-342-5236	A+GrowOppor +28+33 +78 42.62n+.22	A+FertyS +15+20 +92 41.37n+.12	A+DvlpGrwth +21+35 +54 22.55n01	Morgan Stan Ins	A MidCapGr + 7+22 +38 27.48n+.07 A+SelSetbC + 31+35+100 16 3/n+14	A-Research 0+15+50 31.18n12	E VangDevInr -10+16 +8 19.77n21
A-BiotechDis E Glob Bond	c +17+22 +7 182.25n88 - 4 +1 -4 10.00n+.01	A-Health + 6+11 +31 23.45012 A SmallCo + 6+32 +38 19.63n04	Jensen Inv Management	-M-N-O-	\$ 26.3 011 888-454-3965 A-GibFranchi + 3+11 +68 29.38n06	A-Stockidal - 1+14 +52 44.51n+.00	\$ 46.4 bil 800-225-1581	E VanguevMr -10+16 +8 9./8010 Vanguard Insti
Frank/Tmp	TpB/C	A-Stock - 7 + 6 +55 86.01n82 Hartford I	\$ 20.0 bil 800-992-4144 A-Growth 1 - 1 + 9 +69 5071n - 29	Madison Funds \$ 1.7 bil 800-877-6089	A+ Growthinst +67+55+164 72.87 +.64 A+ Incention +51+61 +76 17 23n + 11	A-SIDCKODX2 - 1+14 +51 44.501+.00 PIMC0 A	A-Future +17+29 +42 18.66n+.02	\$ 1158 bil 877-662-7447
E GlobalBdC	- 4 +0 -6 10.07n+.00	\$68.2 bil 860-547-5000	A-OltyGrowthR - 2 + 9 +67 50.47n - 29	A- Investors - 6+12 +40 22.12n09	A+ Instgrowth +67+55+169 77.58n+.68	\$ 168 bil 888-877-4526 <b>4</b> -1 TUSGenet +24 - 1 +24 8 (13 + 17)	A LeadersSus + 7+19 +69 81.28n03	B+Balancelox + 2+10 +42 39.6101 A ExtDurTry +32 -2 +69 129.60n+2.1
Franklin Te \$ 176 bil 8	emp 10-347-5736	A+GrowOppor +28+33 +87 53.82n+.28	JohemFunds	\$ 29.7 bil 800-624-6782	A+ STILUEIP +54+61 +67 13.07 +38 Notley Fool Funds	A-StocksPLUS - 2+14 +48 8.9905	A-Research 0+15+50 31.11n13	A FISESocindx + 1+16 +67 22.03n05
A-BiotchDscA	A +17+22 +6 17£5186	A-Health + 6+11 +39 42.49n22 A SmallCn + 6+31 +45 73.67n-10	\$ 13.8 bil 866-260-9547 A-Globall + 9+20 +30 1631n+.00	A-SP5001dx - 2+13 +47 44.0424 A+WinSlowLoCo +18+23 +82 10.84 +.04	\$453 mil 888-863-8803 A Ginbalnons +12+24 +62 28 22n+12	PIMCO Admin	\$ 41.3 bil 800-225-1581	E FISENNUT - 6+16 +7 90.941-00 B IndexExtMkt - 5+25 +36 90.47n97
E GlobBond	- 4 +0 -5 10.04n+.00	Hartford R3	JP Morgan A \$ 220 bit 900 400 4111	MainStay B Eds \$ 20.2 Hill 900 424 4792	Nationwide A	\$ 172 bil 888-877-4626 D IncomeFd - 2 +5 +14 11.53n+.00	A ConvtSec +15+23 +44 28.52n+.13	A+IndexGr +17+22 +97 10888n+.44
A+ GrthUppR6 A GrthR6	+22+2/ +84 52.9/n+.24 + 7+18 +77 121.30n16	A+GroOppty +28+33 +81 50.15n+.26	A-Equityldx - 1+14 +53 48.21 +.00	A+LrgCpGrow +18+23 +72 8.21n+.03	A-Nationwide + 1+14 +47 23.8111	A-LTUSGovt +24 - 1 +25 8.03n+.12 PIMCO C	A-GrgPtmBal + 3+10 +43 21.29n03	A-IndexPlus - 1+13 +59 281.28n-1.5 A-IndexPlus - 1+13 +59 281.28n-1.5
A IntiGrthA	+ 8+28 +62 17.99 +.03	A-HealthcarFd + 6+11 +35 40.97n21 A SmallCn + 6+31 +41 24.37n11	A+GrAdvantgr +21+25+101 26.41 +.00 A IntrepidGr + 9+17 +74 59.69 +.00	Managed Portfolio Funds \$ 329 mil 855-822-3863	A-S&P5001dx - 2+13 +51 15.6308 Nationwide Fits Suc	\$ 145 bil 888-877-4526	A+ GrowthOpp +20+23+115 49.34n+23	D+IndexValue -17 +4 +31 38.38n65
A SmCpGrR6	+ 7+35 +53 25.65n28	Hartford R4	A+LgCapGr +27+28+109 50.83 +.00	A- SmiCapGrw +10+31 +54 46.16n21	\$8.6 bil 800-321-6064 A C800000	A-LIUSGOVT +23 - 1 +21 8.03n+.12 A-StocksPLUS - 2+14 +45 8.33n05	A MITLIPUW + 8+ 19 +/9 110.40 - 0.3 A-Research + 1+ 15 +57 34.68n14	A-LargeCapidx 0+14+5830383n-13 A-Mktidx - 2+15+55.6630n-40
E TempGib FRONTIFR	- 4 +1 -3 10.00n+.01	A+GrowOppor +28+33 +85 54.13n+.27	A+ Priotapor +13+23 +87 37.47 +.00 A+ SmallGrow +11+33 +80 19.16 +.00	\$ 11.1 bil 800-466-3863	A-S8P5005vc - 2+13 +51 15.65n08	PIMCO Inst I	A Sustain +17+30 +49 21.41n+.03	D+ShinvGrd + 3 + 3 +13 10.96n+.0
\$ 2.0 bil 88	88-825-2100	A SmallCo + 6+31 +44 26.21n11 Hartford R5	A-SmlBind - 8+20 +41 18.99 +.00 A-USEquity + 4+14 +54 16.62 +.00	A- MaxTermi + 4+ 15 + 36 9.17n06 Mass Muti Insti	Nationwide Funds Insti \$.4.8 bil 800-321-6060	A+StkPisigDur +11+16+103 8.21n+.00	Rydex C \$ 370 mil 800-820-0888	C+TetBdinstPl + 7 + 2 + 19 11.68n + .03 A-TxMrlCnAn - 1 + 14 + 50 81 02n - 43
A Problogation	+ 3+12 14.25n+.02	\$ 40.5 bil 860-547-5000	A-USLgCorPIs + 4+ 16 +43 25:35 +.00	\$1.3 bil 800-272-2216	A-S&P500dx - 2+13 +54 15.79n09	\$ 314 bil 888-877-4526	A-Nova - 9+19 +65 69.44n - 56	Vanguard Funds
FrostFunds \$ 8.1 bil 80	s 10-513-7678	A+LapAppreces - 3+15 +40 43.421-28 A+GrowOpp +28+33 +88 57.68n+.30	\$ 164 bil 800-480-4111	Mass Nutl Prem	\$ 33.5 bil 617-449-2100	D Income - 1 +5 +15 11.53n+.00 A+LongVermCro. + 6 +5 +31 13.45n+.00	Rydex Dyn \$ 777 mil 800_820_0888	\$ 1090 bil 800-523-1036 A=Confirmentr = 1+19 +53 67 91n - 30
A+ GrwEqIrv b	+16+20 +82 15.42n+.06	Hartford Y \$ 657 bil 860-547-5000	A-DynSmlGr - 9+20 +33 12.11n+.00 A-Enviroldr - 1+13 +49 4770n+00	\$ 17.2 bil 800-272-2216 4+Class +17+77 +98 77 44n+17	A-USMItCapEqC + 1+18 +56 21.79n10 A-USMItCapEnY + 1+18 +69 43 07n - 20	A-LTUSGovt +24 - 1 +26 8.03n+.12	A-Biotech +13+18 +9 82.77n18	A-DividendGr - 7 + 6 + 54 28.30n3
-6	9-H-I-	A-CorepEq - 2+12 +62 34.56n16	A IntrepidGr + 9+17 +70 5828n+.00	A DiscplnGrwS +12+20 +68 12.01n+.03	Neuby Brm	A+StockSPlus - 3+16+51 10.36006 C TotalRetrn + 7 + 3 +18 10.890+.03	A-Biotechlmv +13+18 +11 94.73n - 22	A+Growthinv +27+30+104 54.72n+.30 R+UHoCorrelever - 5 - 7 - 20 21152n 1 - 1
\$ 12.6 bil 8	800-422-3554	A+6rowuppor +26+33 +87 56.830+.30 A-Health + 6+11 +41 46.80024	A+MiDLapor +15+23 +63 27330+300 A-USEquityC + 4+14 +51 15.99n+30	\$ 79.8 bil 800-272-2216	\$ 49.1 01/800-223-6448 A NuberMidFd +10+23 +54 17.42n+.00	Pioneer \$ 25.9 bit 900_225_6292	-5-1-0-	A IntiGrowth r +21+33 +70 39.20n+.20
A Goldi A+ Growth <sup>1</sup>	+36+32+111 23.10n02 +19+77 +99 80.30n+34	Komestead \$ 2.7 bit 800.258.3030	A-USLgCorPis + 4+16 +39 23.38n+.00 IP Manzan Fils	A+BlueChipGtA +16+21 +94 2539 +.10 A+BlueChipGtS +17+77 +98 77 30n + 17	A+ResponsC - 7+12+165 35.11n24 A+SocReconnel - 6+12+163 35.20 24	A Endmtl@rwth + 6+15 +71 27.92n+.04	3cmma0 HUNDS \$ 91.6 bil 800-435-4000	D+IntmdTaxEx + 2 +2 +15 14.63n+.01
Gabeli AAJ	A	A+Growth +17+23+107 13.66n+.04	\$ 41.1 bil 800-480-4111	A+BlueChipGrY +16+21 +97 27.12n+.11	A+SocRespR3 - 6+12+165 35.39n-25	A runeer + 2+13 +47 30.3/n09 Pioneer A	A-1000Index - 1+14 +55 70.34n - 38	D STCorp + 3 + 3 + 12 10.96n+.00
A GoldAAA	100-422-3034 +36+32+109 22.64n02	wvesco Funds \$ 30.2 bil 800-959-4246	A+Growthi +27+28+111 51.75n+.00	A+ Grw0ppl +26+29 +76 9.90n+.03	<b>xeuog Brm Insti</b> \$ 13.6 bil 800-223-6448	\$ 26.5 bil 800-225-6292 A-CreeFruity - 1+13 +47 20.05 - 13	A-S6r5001dx - 1+13 +60 48.70n-26 A-TUSKMkidx - 2+15 +55 54.83n-33	B Tgt2030lrv - 1+11 +31 35.18n - 13
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						• • • • • • • • • • • • • • • • • • •	and an an an an and an	A 15475 45778004

#### If You Owned a U.S. Dollar LIBOR-Based Bond or Other Debt Security between August 1, 2007 and May 31, 2010,

You May Be Eligible to Receive Payment from the Partial Settlement of this Lawsu

There are Settlements with Barclays Bank plc, UBS AG, HSBC Bondholder Plaintiffs against the Non-Settling Bank plc, Citibank, N.A., Citigroup Inc., JPMorgan Chase & Court has not yet approved the Settlements. (S Co., JPMorgan Chase Bank, N.A., Bank of America Corporation, Bank of America, N.A., and the Royal Bank of Scotland Group How can I get a pacement

pre contectively, "Settling Defendants"). The Bondholder Action claims that certain bank (the "Defendants") conspired to manipulate U.S. Dolar LIBOR (TLBOR") between August 1, 2007 and May 31, 2014 (the main structure of the s deny any v vrongdoing

The Bondholder Action has been dismissed and is on app The Bondholder Action has been dismissed and is on appeal. Having assessed a number of relevant factors, including the risk of continued litigation, the likely timeline for completing the litigation, and the cost of trial and further appeals, among others, the Bondholder Plaintiffs and their attorneys believe the proposed Settlements with each of the Settling Defendants are in the best interests of the Settlement Classes. All capitalized terms used in this notice are defined on the Settlements Website (nours Boath-bheld 1UBOR settlement comm) (www.BondholderLIBORSettlements.com

### Can I Get a Payment from the Settlements?

You may be eligible if:

- you owned (including beneficially in "street name") any bond or other debt security:
- · that has a CUSIP identification number;
- on which interest was payable at any time between August 1, 2007 and May 31, 2010;
- where that interest was payable at a rate <u>expressly linked</u> to U.S. Dollar LIBOR; and
- that was issued by an entity other than the Defendants, their subsidiaries or affiliates <u>as obligor</u>.

These securities are referred to in the Bondholder Action as the "U.S. Dollar LIBOR-Based Debt Securities." Examples of language showing an express link to LIBOR are found in the proposed Plan of Allocation, available on the Settlements Website.

1-888-205-5804

What are my rights?

You have a right to file a Proof of Claim distribution from the Settlement Funds. You a to exclude yourself from any of the individu from all of the Settlements with all of the Settl

from all of the Settlements with all of the Settl If you remain a Member of the Settlement. G object to any or all of the Settlements, the pays fees, the expense reimbursement, and/or the presentative service awards. Objections in November 17, 2020. If you file a valid Proof of the Settlements are approved following the I you may participate *pro rata* in the Net S. <u>These Settlements will not release your cli-Non-Settling Defendants.</u>

Non-setump treatmants To exclude yourself from any or all of the must submit a Request for Exclusion pos-tion November 17, 2020. If you exclude y Settlement, you will not receive any paym Settlement Hond for that Settlement. If you exclude yourself, you may not individually su pending lawsuit against) any of the Settling D affiliated persons and entities for the alleged be bound by the Court's deci-

The Court will hold a Fairness Hearing on **December 16, 2020** to consider whether to approve the Settlements, Class Counsel's request of attorneys' fees of up to one-third of the Settlement Funds, reimbursement of litigation expenses, and payment of service awards to the Settlement Class representatives. You or a lawyer you hire may appear and speak at the hearing

What do the Settlements provide? The Settlements create a 568.625 million aggregate Settlement Fund hat will be used to pay Members of the Settlement Classes You May OBTAIN A COPY BY CONTACTING THE who submit valid, timely calims. Additionally, the Settlement Classes Defendants will provide certain specified cooperation to the SETTLEMENTS WEBSITE:

www.BondholderLIBORSettlements.com

and 1, 12, 40 A1 E4	10	A+Growth7	+78+37+109 58 14n+39	A LORIVISEC	+15+22 +
hnology +24+27+143 49.53	+.42	A-HealthSciA	+15+20 +17 50.3324	A-HealthLateA	+ 3 +5 +
ue -14 +6 +24 37.47i	161	A-HealthSciC	+15+20 +11 35.86n17	A- KESEBICI A Surtainable	+ 1+ 15 +
Funds I In 64 000 225 2444		A-HealthSci2 A+IntiOnes7	+15+20 +19 56.610-27 +75+34 +79 26.590+16	Putnam 8	+1/+30 +
wth +15+20+111 146.72	1+.56	A+JennFocGrA	+31+35+110 21.12 +.19	\$ 52.9 bil 800-	-225-1581
nvGrSk + 2+15 +80 34.60r	106	A+JennFocGr8	+17+21 +93 14.63n+.00	A- ConvtSec	+15+22 +
sinvir - 4+13 +49 30.35r CreCr - 0.31 .04 34 27-	116	A+Jenn6ib0ps	+35+38+113 36.27 +.37	A-FutureFunds	+17+29 +
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wthinst +67+55+164 72.87	+.64	A-StockidsZ	- 1+14 +51 44.50n+.00	A-Future	+17+29 +
eption +54+61 +76 17.23	1+.11	\$ 168 bil 888-	877-4626	A+ GrowthOpp	+20+22+1
UDWD +0/+35+16///.580 1957P +54+61 +69 13.07	+.68	A-LTUSGovt	+24 - 1 +24 8.03 +.12	A LeadersSus	+ 7+19 +
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1810μμs +12+24 +02 20.221 ionwide Δ	1+.12	\$ 172 bil 888-	877-4626	A ConvtSec	+15+23 +
1.7 bil 800-321-6064		D IncomeEd	- 2 +5 +14 11.53n+.00	A-GibHithCre	+ 3 + 6 +
ionwide + 1+14 +47 23.81	11	PIMCO C	+24 -1 +22 0.001+.12	A- GrgPtmBal	+ 3+10 +
'30000X — Z+13 +31 13.63 inmusida Fels Sur	08	\$ 145 bil 888-	877-4626	A+ GrowthOpp	+20+23+1
6 bil 800-321-6064		A-LIUSBOVE A-Steeler9116	+23 -1 +21 8.03n+.12	A MITUPUW	+ 8+ 19 +
500ins - 2+13 +52 15.75r	108	PIMC0 Inst I	- 2414 442 0.331-333	A-Research A Sustain	+ 1+ 15 +
'SUUSVC – Z+13 +31 13.631 innurido Funde Inetl	106	\$ 95.7 bil 800-	-9274648	Rydex C	
8 bil 800-321-6064		A+StkPisLgDur	+11+16+103 8.21n+.00	\$ 370 mil 800-	-820-0888
500ldx - 2+13 +54 15.79r	n09	\$ 314 bil 888-	877-4626	A-Nova	- 9+19 +
IXIS HUNDS 1.5 Mil 417_4/9_2100		D Income	- 1 +5 +15 11.53n+.00	Rydex Dyn	
HtCapEqC + 1+18 +56 21.79	110	A-LongYermCre A-LTILSGrout	+ 6 + 5 + 34 13.46n + 00 + 74 - 1 + 75 8.03n - 17	\$ 7/7 mil 800-	-12 10
litCapEqY + 1+18 +69 43.07r	120	A-StocksPlus	- 3+16 +51 10.36n06	A- Bistechiev	+13+18 -
<b>ug bas</b> ) 1 hil 800-773-6448		C TotalRetrn	+ 7 +3 +18 10.89n+.03	C	- T - I
rerMidEd +10+23 +54 17.42	1+.00	\$ 25.9 bil stor.	-775-6797	-3-	
pansC - 7+12+165 35.11r	124	A EndmtlGrwth	+ 6+15 +71 27.92n+.04	\$ 91.6 bil onn	135,000
HesponsA - 6+12+163 35.39 Recold 4 - 12 - 146 26 29-	24	A Pioneer	+ 2+13 +49 30.37n09	4-1000adev	- 1+10 +
ba Brm Insti	20	\$ 26.5 bit soo.	.7756787	A-S8P500ldx	- 1+13 +
8.6 bil 800-223-6448		A-CoreEquity	- 1+13 +47 20.0513	A-TUStkMkldx	- 2+15 +
V75 4100, 7 8, No.	_	A GrowthA	+10+19 +65 19.57 +.01	SEI Portfalios	
ance % % After Asse	t NAV	A MIDLapprw A-Pinneer	+ 6+23 +56 47.67 +105	\$ 21.2 bil 610-	-6761000
Fund Chy Chy Tax Rtn Valu	elling	Pioneer C		A-SSP5001dxA	- 2+13 +
		\$ 39.5 bil 800-	-225-6292	\$ A 0 bit 800	UNI_ KRRA
		A Discol A-Finds	+ 7+13+45 25 42n-117	A- Sequoia	+ 3+24
		A Growth	+ 6+15 +67 25.51n+.04	Spirit of Amer	ica
		A MidCapGrthC	+ 6+22 +50 32.36n+.03	\$ 1.1 bil 800-3	367-3000
		\$ 36.7 bil 800-	-775-6797	A+EnergyA	+72 +3
		A-CoreEq	- 1+13 +48 20.36n12	TCM Funds	
•		A DiscGr A MidConCree	+11+19 +66 20.16n+.02	\$ 441 mil 800-	-536-3230
Defendants. The		A Piocoporni A Pioreer	+ 3+13 +52 30.69n09	A-SmCapGr	- 5+22 +
See description of		PolenCap		TCW Funds	
		\$ 3.8 bil 800-3 As Crowthinett	158-1887 14 - 22 - 122 - 28 94-5 - 04	\$ 25.3 bil 800-	-386-3829
		A+Growthins	+14+22+119 38.97n+.06	A+ SelectEqN	+20+25 +
?		Praxis		\$ 32.0 bil 800.	.8/7_//200
her electronically		\$2.6 bil 800-9 As Graded	177-2947 12.19.02.20.995.07	A CoreGrowth	+20+26 +
ony of the Proof		A+Grwthindex	+13+19 +90 30.69 +.07	Thrivent Fund	s A
e to submit it are		Price Advisor		\$ 28.9 bil 800-	-8474836
amount of your		\$ Z57 bil 800- RuintiStock	638-7890 - 3+19 +19 18 (5n-19	A+ GrowthA	+20+23 +
datarminad by the		E SmlCapVal	-19+16 +20 38.60n71	A+LargeLapurW	+20+23 +
acterinined by the		Price Funds		\$ 50.2 bil 800-	-842-2252
		\$ 99.8 bil 800-	-638-7890	A-EqPremier	- 2+14 +
be postmarked or		A-MicLapcijo PrinaEde	- 1+20 +01 00.321-22	TIAA-CREF Ins	tl Retireme
020, and must be	l I	\$ 1543 bil 803	-638-7890	\$ 68.0 bil 800-	-842-2252
documents.	l I	A-Apprectni	+ 2 + 9 _ 31.80n11	A-Equityldx A: LaCouth	- 2+15 +
		A+BluChpGr	+18+23+106 143.55n+.59	A+LQUINION A. CROCINIA	+19+22 +
		A+BlueChipGr	+17+23+103 137.39n+.56	A-SocialEpty	- 2+14 +
Form seeking a	1	A-CapApprAdv	+ 2 + 9 + 47 31.3/n10	TIAA-CREF Ins	tl Funds
lso have the right	l I	A-Capiloport	- 2 +7 +47 31.70110 - 7+13 +59 30.63n-16	\$ 41.1 bil 800-	-842-2252
al Settlements or	1	A DiverMidCap	+ 5+23 +72 38.52n03	A-SocialChoEq	- 2+14 +
ing Defendants.	l I	A-DividendGr	- 5+10 +57 50.37n37	\$ (5 9 bil 800.	va n'anas ikė 1842–1752
Classes, you may	l I	A-DividendGr	- 5+10 +58 50.43n38	A-EquityIndex	- 2+15 +
nent of attorneys'	l I	A-EqIndex500	- Z+13 +59 83.75n45	A+ LrgCpGrowth	+18+22 +
payment of class	l I	A GiblGrowth A+ ClabolStk	+15+28 +73 35.00n05	A-SocialEqty	- 2+14 +
nust be filed by	1	A GlobiStklet-	+16+28 +97 33.328-01	Touchstane	
f Claim Form and		A-Growth	- 1+20 _ 94.70n32	\$ 44.1 bil 800-	-543-0407
Fairness Hearing	l I	A+Growth	+19+24 _ 65.06n+.22	A- BalancedA	+ 4+ 10 +
ettlement Euro-	l I	A+Growth	+18+23 _ 146.67n+.60	A-BaincdC	+ 4+ 10 +
aime against any	1	A GrowthStk	+15+23 +86 81.87n+.15	A- CmmnStkA	+ 2+14 +
anna against any	1	A GrowthON-0	+12+23 +88 84.110+.16	A-EmrgMrktY	+16+35 +
		A GrwStk	+15+23 - 84,21n+16	A+ Growthinsti	+15+21 +
Settlements, you	l I	A HealthSci	+ 9+14 _ 89.12n47	A ImCanEnerd	+ 7+15 -
marked no later	1	A HealthSci	+ 9+14 +42 89.07n47	A-LrgCpFocsdC	+ 2+14 +
ourself from any	1	A+Horizon	+25+32 _ 74.61n+.07	A- Midcap	-10+11 +
ent from the Net	1	A+InstiLgCore	+18+23+111 57.32n+.23	A MidCapA	+ 1+20 +
do not expressly	l I	A+LGUDGrinsti A+Midi`anGr	+1/+23+109 51.431+.18 - 1+20 +54 94.45n. 22	A-MidCapC	-10+11 +
e (or continue any	1	A-MidCapGr	- 1+19 +55 91.26n-37	A MidCapSter	U+20 +
efendants or their		A-MidCapGrR	- 1+19 +53 87.90n31	A MidCapGrwth	+ 1+20 +
conduct, and will	l I	A+NewAmerGr	+19+24 +98 63.32n+.22	A-MidCapInstl	-10+11 +
the Settlements.	l I	A+NewHorizns	+25+32+121 74.37n+.07	A- MidCapY	-10+11 +
cember 16 2020	1	A-UpporAdv A+ScienceTee	- 2+13 +55 30.33n16	A-MidCapZ	-10+11 +
Class Counsel's	l I	A+SciTeckdy	+16+28+109 49 04n+23	A+SandUptrikA	+52+33 +
, class counsel s		A+TarEfficEn	+12+23 +90 42.93n+.08	A+ SandChipeGr	+33+32+1
of the Settlement					
and payment of		A-TotEqMktldx	- 2+15 +55 34.72n22	A+ SandSelGrY	+33+33

A TotEgMktidx - . PRIMECAPDolyssey \$ 29.5 bil 800-729-2307 A-Aggrérowth + 3+25 +62 46.19n-22 \*\*\*\*estars

A-AggeStrunth
+ 3+25
+62
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Principal Investors
5.2% 161
82.9%
84.6%
1.1%

S.2% 161
80.2%
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1.4%
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36 Mos YTD 12Wk 5 Yr Net Performance % % After Asset NAV Rating | Fund | Chg |Chg |Tax Rtn | Value | Chg

-  -	MidCpBIndA - 4+18 MidCpBIndJ - 4+18	+60 28.8022 +61 27.62n21	A+Sci&Tech A+Scienc&Tech	+24+33+102 28.95n+.08 +24+33 +99 27.73 +.08
1. 1	MidGrIIU + 7+23 Principal - 4+18	+51 9.77n+.04 +57 26.82n20	-V-	W-X-
•	Sm6rtJ + 6+ 24 PrncplFnds	+50 9.5/n04	\$ 1.3 bil 800-2 A CanAnniny	43-2729 +14+75 +59 11 68n+00
ŀ	\$ 464 bil 800-222-5853 BlueChipIns +15+22	+118 30.82n+.04	A MidCap A PremierGrow	- 2+13 +81 24.87n10 + 3+16 +69 40 16n-15
1- 1-	CapitalApp = 1+14 CaptlApprci = 1+14	+47 50.21n07 +45 49.64n06	Vanguard Adm \$ 7794 bit 800.	iral .573_1134
ŀ	Growthl +15+21 Growthlinst +15+21	+98 17.66n+.06 +100 18.52n+.05	A-SOOIndex	- 1+13 +60 291.02n-1.6
4	Growthlinst + 6+ 29 Growthlnst + 7+ 23	+55 14.35n07 +56 12.72n + .05	A-CapitalOppsr	- 1+19 +59 156.84n - 89
1 1-	Growth1R5 + 6+ 26 LargeCap - 2+ 13	+53 13.15n07 +54 19.37n11	D-EmgMkStr	- 2+24 +7 36.15n+.16
-	LargeCap - 2+13 LargeCap - 2+13	+56 19.63n11 +56 19.64n10	B ExtMixtide A-Growth&inc	- 5+25 +36 90.48n91 - 2+14 +46 82.81n42
ŀ	LargeCap +15+21 LargeCan +15+71	+94 16.37n+.05 +96 16.87n+.05	A+Growthidx B+HithCare r	+1/+22 +9/ 1088/n+.43 + 5 +7 +29 89.21n66
	MidCapC - 5+18	+54 25.36n19	A-Hithcareldxr A IntiGrowth r	+ 2 +6 +45 97.65n70 +21+33 +69 124.74n+.63
ŀ	MidCapR1 - 5+ 18	+56 26.25n - 20	D+ IntrodTaxEx A- LargeCapidx	+ 2 +2 +15 14.63n+.01 0+14 +62 73.82n36
1- 1-	MidCapR3 - 4+ 18 MidCapR4 - 4+ 18	+59 28.060 - 21 +60 29.37n - 22	A-LginvGdAdmr A-LongTerm	+13 +5 +45 12.17n+.11 +24 -1 +57 43.51n+.65
4	MidCapR5 - 4+18 Prudential Funds	1 +61 29.16n23	A-LongTrmldx B MidCaoldx	+24 - 1 +50 34.28n+.51 - 7+17 +36 204.36n-1.7
k	\$ 108 bil 800-225-1853 GrowthR6 + 7+22	+39 28.27n+.08	A-Primecapr	- 4+14 +53 138.59n71
1- 1	Jennison20 + 8+ 20 JnsonMidCap + 7+ 22	+40 15.24n+.02 +32 21.70n+.06	D ShTmBdidx	+ 4 +1 +11 10.89n+.00
	Prodential A \$ 13.1 bil 800-775-185	,	A-TetStMktidx	- 2+15 +56 77.50n46
k	IntiOppsA +25+34 StackladexA 1, 14	- +77 2621 +.16	A= 1xMgdCap A+USGrowth	- 1+14 +60 163.04n87 +27+30+106 141.81n+.84
	Prudential B	1 442 4424 4.00	D+ Valueldx E VangDev r	-17 + 4 +31 38.38n65 -10+16 +8 12.63n13
A	\$ 51.3 01 800-225-185 ConservGr + 9+15	2 +62 11.97n+.00	B Wellesley B+Wellington	+ 1 +4 +28 65.53n22 - 2 +8 +36 72.21n24
ŀ	MidCapGr + 1+15 Prudential C	+20 11.70n+.00	C Windsorll Vannuard Inde	-10+13 +19 57.90n62 x
	\$ 24.6 bil 800-225-185 20/20Focus + 8+15	2 +40 10.49n+.01	\$ 3556 bil 877-	-662-7447 - 72-10 - 41 20-60m - 11
	StockindexC - 1+13 Prodential 784	+42 43.65n+.00	D BondMikt	+ 2+10 +41 37.500-11 + 6 +111.68n+.03
	\$ 57.6 bil 800-225-185	2	D-EmgMkStr D-EmgMkStr	- 2+24 +6 27.540+.12 - 2+24 +7 27.49n+.13
	Putnam	- +22 10.30(1+.01	D-EmgMkStkr 8 ExtndMkt	- 2+24 +6 91.43n+.41 - 5+25 +35 90.54n91
ŀ	\$ 11.1 bil 800-225-158 GrwthOpp +20+23	1 1+113 49.70n+.24	E FTSEWIIdIsPr A+Growthinvst	- 8+18 +7 102.65n67 +16+22 +96 108.91n+.44
	Putnam A \$ 37.2 bil 800-225-158		B-IntBdAdm B-IntBdInst	+ 8 + 3 + 23 12.65n+.03 + 8 + 3 + 73 17.65n+.03
1  -	ConvtSec +15+22 HealthCareA + 3 +5	+43 28.54 +.12 +18 58.0550	A-LargeCapinv A-LTRilact	0+14 +61 59.03n29
-	Research + 1+15 Sustainable - 17, 20	+55 34.3014	A-MegaCapidx	+15 +3 +46 17,281+,20 + 1+14 +67 221,68n-,92
	Putnam 8 # colo kil pop. oor. sce		E TotinStkr	+ 7 + 2 +19 11.660+.03 - 8+18 +8 16.31n11
ŀ	алли вил-225-158 ConvtSec +15+22	+39 27.86n+.12	E TotInStkir D TotMiktide	- 8+18 +8 27.28n18 + 5 +1 +14 11.60n+.03
1- 1-	FutureFunds +17+29 GrowOpp +20+22	+42 18.72n+.03 +104 38.45n+.19	A-TetStkidx A-TetStMktinv	- 2+15 +57 77.51n47 - 2+15 +56 77.47n47
1 1-	Leaders + 7+ 15 Research 0+ 15	+68 72.71n02 +50 31.18n12	D+ ValueIndx F VannDevin r	-17 +4 +31 38.39n65 -10+16 +8 19.77n-20
	Putnam C \$ 46.4 hil 800-775-158		E VangDevMr	-10+16 +8 9.78n10
•	Future +17+29	+42 18.66n +.02	\$ 1158 bil 877-	-662-7447
ļ	LeadersSus + 7+ 19	+104 39.2311+.19 +69 81.28n03	A ExtDurTry	+ 2+10 +42 39.61011 +32 - 2 +69 128.60n+2.8
k-	Research U+ Is Putnam Y	1 +50 31.11N13	A FISESocinda E FISEWildr	+ 1+16 +6/ 22.03n05 - 8+18 +7 96.94n63
k	\$ 41.3 bil 800-225-158 ConvtSec +15+ 23	1   +44 28.52n+.13	8 IndexExtMkt A+IndexGr	- 5+25 +36 90.47n91 +17+22 +97 108.88n+.44
1- 1-	GlbHithCre + 3 + 6 GrgPtmBal + 3+10	+20 62.88n53 +43 21.29n03	A-Indexi A-IndexPlus	- 1+13 +60 281.27n-1.5 - 1+13 +59 281.28n-1.5
ŀ	GrowthOpp +20+23 MItCoGrw + 8+15	+115 49.34n + 23 +79 110 44n - 03	D+IndexValue	-17 +4 +31 3838n65
-	Research + 1+15 Sustain +17+30	+57 34.68n14	A-Mktidx	- 2+15 +55 66.30n40
	Rydex C		C+ TetBdinstPl	+ 7 +2 +19 11.68n+.03
ŀ	\$ 370 mil 800-820-088 Nova - 9+15	s   +65 69.44n56	A- ISMOLDAD Vanguard Fund	- 1+14 +60 81.02042
	Rydex Dyn \$ 777 mil 800-820-088	в	\$ 1090 bil 800- A-CapOpportr	-523-1036 - 1+19 +53 67.91n38
1- 1-	Biotech +13+18 Biotechlov +13+18	+9 82.77n18 +11 94.73n22	A-DividendGr A+GrowthInv	- 7 +6 +54 28.30n32 +27+30+104 54.72n+.32
	-S-T-	- U –	8+HithCareInvr A Int/Growth r	+ 5 +7 +28 211.53n-1.6 +21+33 +70 39.20n+.20
	Schwab Funds \$ 91.6 bil 800-435-400	)	0+ IntrodTaxEx	+ 2 + 2 + 15 14.63n+.01
1- 1-	1000Index - 1+14 S&P500Idx - 1+13	+55 70.34n38 +60 48.70n26	D STCorp	+ 3 + 3 + 12 10.96n+.00
ŀ	TtiStkMkidx - 2+15 SEI Portfalies	+55 54.83n33	B Trgt2035Irv	- 2+12 +32 22.18n09
	\$ 21.2 bil 610-676-100 SRP500th/A = 2+13	)   457 70 48n - 39	E VanDevMixt r B Wellslyinc	-10+16 +8 12.65013 + 1 +4 +29 27.05n09
	Sequoia Fund		Victory Funds \$ 71.1 bil 877-	660-4400
ŀ	\$ 4.0 bil 800-666-6684 Sequoia + 3+24	+7 158.11n70	A-GrowthA A RSGrwthY	+ 9+24 +46 27.75 +.09 +13+23 +67 22.81n+.10
	Spirit of America \$ 1.1 bil 800-367-3000		A-RSMidCapGrw A-RSSIctGrwth	+ 9+24 +49 28.93n+.10 + 8+26 +28 28.86n+.02
ŀ	EnergyA +72 39	+230 +8 12.0	A RSSIctGrwth A RSSmlCanGrw	+ 8+26 +37 38.84n+.02 + 5+30 +57 85 76n-47
	TCM Funds \$ 441 mil 800-536-323		A+Science Virtus Funds A	+24+35+155 31.48n+.06
ŀ	SmCapGr - 5+22 TCW Funds	+41 34.75n19	\$ 53.3 bil 800-	343-1574
	\$ 25.3 bil 800-386-382 SelectEoN +20+25	9 +89 28.83n+.00	A+Susti	+15+31+124 46.85n15
	Thornburg A		A+ VirtusSmC A+ZevinnovtGr	+14+31+171 45.7116 +63+49+168 46.40 +.41
A	CoreGrowth +20+26	+68 46.54 +.08	\$ 26.1 bil 800-	343-1574
	\$ 28.9 bil 800-847-483		A+ GrowthC A- MdCapCore	+14+31+160 40.55n14 - 1+16 +61 34.29n23
ŀ	LargeCapGrw +20+23 Tan.corr runne	+91 13.92 +.00 +95 15.73n+.00	A SmlCapCoreC Virtus Funds I	- 5+12 +89 30.37n23
	1144-CALF FUNDS \$ 50.2 bil 800-842-225	2	\$ 28.6 bil 800- A+SmlCapCore	243-1574 - 4+13 +99 39.24n29
ŀ	EqPremier - 2+14 TIAA-CREF Instl Retirer	1 +53 20.28n16 nent	VOYA Fds C \$ 12.1 bil 855-	337-3064
	\$ 68.0 bil 800-842-225 Equityldx - 2+15	z +55 23.23n14	A LargeGrow A-MidCar/Cont-	+11+17 +73 39.26n+.14 + 7+19 +33 14.13n+119
ŀ	LgGrwth +19+22 S&P5001dx - 2+13	+91 25.75n+.02 +59 34.62n19	VOYA Fds T,M,O \$ 8.6 hill RFC 1	181 37-3060
•	SocialEqty - 2+14 TIAA-CREF Insti Fundo	+52 20.70n15	A BaronGr	+ 1+22 +50 23.75n14
	\$ 41.1 bil 800-842-225 SocialChoEn - 7+14	2   +53 20,37n - 14	Wasatch	
í	TIAA-CREF Insti Funds \$ 45.9 bil R00_R07_770	Reta	A-IntiOppor	+12+27 +59 4.16n+.02
•	EquityIndex - 2+15	+55 23.31n14	A+smallCapGr Weitz Funds	+10+37 +65 42,89n26
44 1-	socialEqty - 2+14	+71 25.850+.02 +52 17.98n13	\$ 3.0 bil 800-3 A-Valuelov	u4-9745 - 1+14 +31 45.31n16
	Touchstone \$ 44.1 bil 800-543-040	,	Wells Fargo A \$ 30.0 bil 800-	359-3379
1- 1-	BalancedA + 4+10 BalancedY + 4+10	+42 22.0306 +43 21.84n06	A EmGrw A+OmenaGrwA	+13+38 +49 15.81 +.00 +16+74 +88 63.33 + 00
-  -	BaincdC + 4+10 CmmnStkA + 7+10	+47 22.14n05 +56 43.67 - 15	Wells Fargo Ad	1 20 2270
1- 1-	EmrgMrktY +16+35 Growthinsti +15+71	+50 16.65n+.08 +84 50.64n+.15	A+Discovery A Emergene	+15+28 +65 37.18n+.00 +13+38 +50 36.66n+.00
i.	GrowthOpper +11+21	+62 39.05n+.05	A+EndySelect	+16+20 +87 10.40n+.00
ĵ.	LrgCpFocsdC + 2+10 Midran 10 **	+50 40.37n13	Wells Fargo C	+10+21 +00 40.140+.00
í	-нсер - 10+11 MidCapA + 1+20 масано	+60 32.2408	\$ 17.5 bil 800- A EmGrw	227-33/7 +13+38 +42 13.31n+.00
-	мисСарС -10+11 MidCapGrC 0+20	+46 33.29n44 +49 18.81n05	A+OmegaGrwC Wells Fargo In	+15+23 +77 39.53n+.00 st
4	MidCapGrins + 1+20 MidCapGrwth + 1+20	+63 34.12n09 +62 33.75n09	\$ 25.4 bil 800- A+Enterprise	359-3379 +15+26 +75 64.83n+.00
1- 1-	MidCapInstl -10+11 MidCapY -10+11	+53 36.19n47 +52 36.11n48	A+Grinsti WesMark Fund	+18+27 +83 51.33n+.00
ŀ	MidCapZ -10+11 SandCoGrwA +30-33	+51 35.40n47	\$ 889 mil 800-	864-1013 + 4+18 +38 30.74m 4/7
į	SandOpEnvC +32+33 SandOpEnvC +32+33	+77 13.47n+.03	William Blair I	
1	SandSelGrY +33+33 SandSelGrY +33+33	+89 17.43n+.04	3 7.4 bil 800-7 A GibiLeaders Marrie	4 <i>c-1212</i> + 7+21 +54 15.92n03
-	sandSellörZ +32+33 UBS Pace Y	i +86 15.93n+.04	William Blair N \$ 4.9 bil 800-7	42-7272
4	\$ 1.5 bil 800-647-1568 LrgCoGr +16+24	+48 27.00n+.13	A+Growth Wilminoton	+11+18 +66 10.52n+.03
	USAA Group \$ 112 bil 800-531-8777	!	\$ 1.1 bil 800-8 A-LpCapStinet	36-2211 - 1+14 +56 24,09n-13
-	500IndexRev 0+14 Growthinst +17+77	+62 43.72n - 20 +78 30.47n + 14	Witshire Funds \$ 2.2 bit 855.4	26-8281
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### **MONEY & INVESTING**

# 'Buy Now, Pay Later' Benefits From Crisis

Afterpay's stock soars as pandemic alters shopping habits around the world

### BY STUART CONDIE

SYDNEY-Nick Molnar used a life lesson from the last financial crisis to build a payments company that has become one of the stock-market success stories of the current downturn.

was told, 'Don't spend money you don't have," Mr. Molnar says, recalling an era of bank bailouts, company collapses and residential repossessions.

That advice set the jewelers' son from Sydney on a path that in 2014 led him to cofound Afterpay Ltd., an installment-payment company that positions its service as a cheaper and more responsible alternative to a credit card.

Australia's largest tech company by market capitaliza-

"I had just turned 18 and I tion—about \$13.5 billion—Afterpay is expanding across the U.S. through deals with retailers including Anthropologie and Free People. Since the Australian market bottomed on March 23, its stock has risen more than ninefold, while 1.6 million new U.S. users started spending through its technology over the past four months.

Payments is one of the most vibrant corners of the fintech world, attracting billions of dollars in venture capital and triggering a rear-guard action permanent shift in consumer behavior is under way. PavPal Holdings Inc. shares have risen more than 65% year to date, giving the company a market value larger than any U.S. bank save JPMorgan Chase & Co., while Square Inc.'s market value has doubled in the same time to more than \$50 billion.

Afterpay this week raised \$452.6 million from institutional investors to expand into more countries. The new shares were priced 6.9% above

among banks worried that a the floor price, at a level the stock only hit for the first time less than a week earlier.

> Afterpay and rivals, including Zip Co., Splitit Payments Ltd. and Sezzle Inc., are targeting a global payments industry valued at \$1.9 trillion by consulting firm McKinsey & Co. While their slice of income is tiny compared with the \$83.5 billion revenue generated by Visa Inc., Mastercard Inc. and American Express Co. in 2019, it is growing fast.

Four years after its debut on Australia's stock market with a narket value of \$115 million, fterpay is still loss-making. ut it has attracted interest om investors including Tenent Holdings Ltd., one of the wo dominant digital-payments ompanies in China, which this ear bought a 5% stake. Tenent's rival, Alibaba Group lolding Ltd.'s finance affiliate nt Financial, has also bet on uy-now-pay-later: It bought a take in Klarna Bank AB, Afteray's Swedish rival, in March.

Afterpay's technology alws users to pay for goods in our interest-free installments, hile receiving the goods imediately. Customers only pay fee if they miss an automated ayment, a transgression that so locks their account until ne balance is repaid. Afterpay ays this limits bad debts, parcularly in a downturn when b security is shaky and ousehold finances are tretched.

Most of Afterpay's revenue omes from retail merchants. hich pay a percentage of the alue of each order placed by ustomers, plus a fixed fee.

Afterpay's most recent fiancial results—covering the ix months through December 019—showed late fees, which re \$8 in the U.S. and capped

at 25% of the original transaction size, accounted for 15% of \$152 million in revenue, or 0.7% of the \$3.31 billion in goods and services bought on the platform.

Still, the coronavirus pandemic has tested that model. Worries about users' ability to pay for items led Afterpay to insist on the first installment upfront, reducing the total repayment time to six weeks from eight.

Christy McKnight, a 31-yearold accountant from Adelaide, Australia, whose husband lost his job as a medical courier in March, gave up her three Visa credit cards in favor of buynow-pay-later.

"Every time I made a transaction, I tried to work out a payment plan and set reminders in my phone to pay it," Ms McKnight said of her credit cards. "But we were finding that some [purchases] were between the just slipping cracks."

Having tested Afterpay on a friend's recommendation. Ms. McKnight now uses it to stagger payments for items, including food for the family's rescue animals.

In a UBS survey of 1,000 Australian consumers in May, one in five respondents said they wanted fewer credit cards. Of those, 13% cited buynow-pay-later as the reason.

Paul Becher, a 66-year-old retired pharmacist from New South Wales state, said the 29% interest rate on his credit card was the primary reason he switched to buy-now-paylater.

By June 30, Afterpay had 5.6 million active U.S. users, more than half of its global customer base, as lockdowns, layoffs and store closures pushed shoppers to buy online.

erformance, year to date

Active users by region\* 6 million 200% U.S. Afterpay U.K. Australia Australia's benchmark 00 00 2020 '20 '18'19 '20 '18'19 '18'19 etween June 30, 2018 and June 30, 2020 urces: FactSet (share-price and index performance); company filings (active users)

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UNITED STATES DISTRICT COURT SOUTHERN DISTRICT OF NEW YORK OKLAHOMA FIREFIGHTERS PENSION AND RETIREMENT SYSTEM, Individually and on Behalf of All Others Similarly Situated, Plaintiff, vs. LEXMARK INTERNATIONAL, INC., PAUL A. ROOKE, DAVID REEDER, and GARY STROMQUIST, Defendants. TO: ALL PERSONS AND ENTITIES THAT PURCHASED OF ("LEXMARK") COMMON STOCK DURING THE PEINCLUSIVE (THE "CLASS PERIOD") YOU ARE HEREBY NOTIFIED, pursuant to an Order of th New York, that a hearing, which the Court may require or perm ongoing exigent circumstances caused by the COVID-19 pandemi the Honorable William H. Pauley III, United States District Judge, of New York, Daniel Patrick Moynihan United States Courthouse, determining: (1) whether the proposed Settlement of the above-ca reached between the parties, consisting of Twelve Million Dolla reasonable, and adequate to the Members of the Class; (2) whether stellement agreement should be authorized; (3) whether the propo Allocation") is fair, reasonable, and adequate; (4) whether the propo Allocation") is fair, reasonable, and adequate; (4) whether the propo Allocation") is fair, reasonable, and adequate; (4) whether the propo Allocation") is fair, reasonable, and adequate; (4) whether the propo Allocation") is fair, reasonable, and adequate to the Xentemert light of the ongoing exigent circumstances caused by the COVID at the Settlement Hearing by telephone. If the Court requires or p the dial-in number for the Settlement Hearing are advised to visi IF YOU PURCHASED OR ACQUIRED ANY OF THE COP FROM AUGUST 1, 2014, TO JULY 20, 2015, INCLUSIV SETTLEMENT OF THIS LITIGATION. If you have not received a detailed Notice of Pendency and F of the Proof of Claim and Release form ("Proof of Claim"), S <i>Settlement</i> , Claims Administrator, c'o A.B. Data, Ltd., P.O. Bo www.LexmarkSecuritiesSettlement.Com. If you are a Class Member, in order to share in the distributic Claim by mail <i>(postmarked no later than October 5, 2020</i> ) or establishing that you are entitled to recovery. Your failure to subn you	Civil Action No. 1:17-cv-05543-WHP CLASS ACTION SUMMARY NOTICE DR ACQUIRED LEXMARK INTERNATIONAL, INC. RIOD FROM AUGUST 1, 2014, TO JULY 20, 2015, a United States District Court for the Southern District of it to be conducted as a telephonic hearing in light of the c, will be held on December 16, 2020, at 10:00 a.m., before at the United States District Court for the Southern District 500 Pearl Street, New York, NY 10007, for the purpose of ptioned Litigation, as set forth in the settlement agreement trs (\$12,000,000,000) in cash, should be approved as fair, r the release by Class Members of claims as set forth in the sed plan to distribute the settlement proceeds (the "Plan of application by Lead Plaintiff's counsel for an award of tiff pursuant to 15 U.S.C. §78u-4(a)(4) in connection with ther the Judgment, in the form attached to the settlement t Hearing are subject to change without further notice. In -19 pandemic, the Court may require or permit attendance permits telephonic participation in the Settlement Hearing, www.LexmarkSecuritiesSettlement.com for updates. MMON STOCK OF LEXMARK DURING THE PERIOD E, YOUR RIGHTS WILL BE AFFECTED BY THE Proposed Settlement of Class Action ("Notice") and a copy you may obtain copies by writing to <i>Lexmark Securities</i> x 173100, Milwaukee, WI 53217, or on the internet at n of the Net Settlement Fund, you must submit a Proof of submitted electronically <i>no later than October 5, 2020</i> , it your Proof of Claim by the above deadline will preclude m the Class, you must submit a request for exclusion such her and form explained in the detailed Notice, referred to y request exclusion from the Class will be bound by any Agreement of Settlement. thement proceeds, or the fee and expense application must <i>an November 11, 2020</i> : 3 COURT	CONTECO INC PUBLIC WORKS Seeks Joint Venture Partner With High Net Worth and Excellent Credit NO CASH REQUIRED; GREAT CASH FLOW In Pandemic Economy Cont a ct: info@contecoinc.com 310-446-8400 Nationally Known Locally Owned Service Business 2019 Sales: \$12 million EBITDA: \$2,000,000 In business over 20 years in the Southeast. For complete details email: <i>Areply2020gmail.com</i> <b>Sale &amp; Leaseback</b> XL Business Self-Storage Condominiums Houston, TX Metro Area 13.19% Yield <sup>**</sup> incl.7.25% Annual Dividend (\$30,000. Min. Investment) Apc Holdings (713) 993-0663			
UNITED STATES DIS SOUTHERN DISTRICT DANIEL PATRICK UNITED STATES C 500 Pearl S	I RICI COURT OF NEW YORK MOYNIHAN OURTHOUSE treet	THE WALL STREET JOURNAL.			

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PLEASE DO NOT CONTACT THE COURT, THE CLERK'S OFFICE, OR DEFENDANTS REGARDING THIS NOTICE. If you have any questions about the Settlement, you may contact Lead Counsel at the address listed above

DATED: JULY 13, 2020

BY ORDER OF THE COURT UNITED STATES DISTRICT COURT SOUTHERN DISTRICT OF NEW YORK

### If You Owned a U.S. Dollar LIBOR-Based Bond or Other Debt Security between August 1, 2007 and May 31, 2010,

### You May Be Eligible to Receive Payment from the Partial Settlement of this Lawsuit

There are Settlements with Barclays Bank plc, UBS AG, Bondholder Plaintiffs against the Non-Settling Defendants. The HSBC Bank plc, Citibank, N.A., Citigroup Inc., JPMorgan Court has not yet approved the Settlements. (See description of Chase & Co., JPMorgan Chase Bank, N.A., Bank of America Corporation, Bank of America, N.A., and the Royal Bank of Scotland Group plc (collectively, "Settling Defendants").

The Bondholder Action claims that certain banks (the "Defendants") conspired to manipulate U.S. Dollar LIBOR ("LIBOR") between August 1, 2007 and May 31, 2010 (the "Class Period"). The Bondholder Plaintiffs claim that this alleged manipulation artificially lowered LIBOR, resulting in holders of U.S. Dollar LIBOR-Based Debt Securities being paid less interest during the Class Period. Bondholder Plaintiffs assert an antitrust claim against the Defendants. Settling Defendants deny any wrongdoing.

The Bondholder Action has been dismissed and is on appeal Having assessed a number of relevant factors, including the risk of continued litigation, the likely timeline for completing the litigation, and the cost of trial and further appeals, among others, the Bondholder Plaintiffs and their attorneys believe the proposed Settlements with each of the Settling Defendants are n the best interests of the Settlement Classes. All capitalized terms used in this notice are defined on the Settlements Website (www.BondholderLIBORSettlements.com).

#### Can I Get a Payment from the Settlements?

You may be eligible if:

- you owned (including beneficially in "street name") any bond or other debt security:
- that has a CUSIP identification number:
- on which interest was payable at any time between August 1, 2007 and May 31, 2010;
- where that interest was payable at a rate expressly linked to U.S. Dollar LIBOR; and
- that was issued by an entity other than the Defendants, their subsidiaries or affiliates as obligor.

These securities are referred to in the Bondholder Action as the "U.S. Dollar LIBOR-Based Debt Securities." Examples of language showing an express link to LIBOR are found in the proposed Plan of Allocation, available on the Settlements Website.

### What do the Settlements provide?

The Settlements create a \$68.625 million aggregate Settlement Fund that will be used to pay Members of the Settlement Classes who submit valid, timely claims. Additionally, the Settling Defendants will provide certain specified cooperation to the

1-888-205-5804

Fairness Hearing below.)

### How can I get a payment?

You must submit a Proof of Claim Form (either electronically or in paper) to be eligible for a payment. A copy of the Proof of Claim Form, as well as instructions of how to submit it are available on the Settlements Website. The amount of your payment, if any, under the Settlements will be determined by the Plan of Allocation.

To be timely, all Proof of Claim Forms must be postmarked or submitted electronically by December 28, 2020, and must be accompanied by all necessary information and documents.

### What are my rights?

You have a right to file a Proof of Claim Form seeking a distribution from the Settlement Funds. You also have the right to exclude yourself from any of the individual Settlements or from all of the Settlements with all of the Settling Defendants.

If you remain a Member of the Settlement Classes, you may object to any or all of the Settlements, the payment of attorneys fees, the expense reimbursement, and/or the payment of class representative service awards. Objections must be filed by November 17, 2020. If you file a valid Proof of Claim Form and the Settlements are approved following the Fairness Hearing, you may participate pro rata in the Net Settlement Funds. These Settlements will not release your claims against any Non-Settling Defendants.

To exclude yourself from any or all of the Settlements, you must submit a Request for Exclusion postmarked no later than November 17, 2020. If you exclude yourself from any Settlement, you will not receive any payment from the Net Settlement Fund for that Settlement. If you do not expressly exclude yourself, you may not individually sue (or continue any pending lawsuit against) any of the Settling Defendants or their affiliated persons and entities for the alleged conduct, and will be bound by the Court's decisions concerning the Settlements.

The Court will hold a Fairness Hearing on December 16, 2020 to consider whether to approve the Settlements, Class Counsel's request of attorneys' fees of up to one-third of the Settlement Funds, reimbursement of litigation expenses, and payment of service awards to the Settlement Class representatives. You or a lawyer you hire may appear and speak at the hearing.

THIS IS ONLY A SUMMARY OF THE FULL NOTICE, WHICH CONTAINS MORE DETAILED INFORMATION. YOU MAY OBTAIN A COPY BY CONTACTING THE CALL CENTER OR DOWNLOADING IT FROM THE SETTLEMENTS WEBSITE:

www.BondholderLIBORSettlements.com



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## Virus Clouds Earnings

Continued from page B1 stocks could be in for a wild ride. That has happened increasingly in recent weeks when Wall Street's predictions were wildly off base.

Take FedEx Corp. After suspending its guidance in March, the global shipping company surprised analysts and investors with profit of \$2.53 a share when it reported quarterly results on June 30. That topped the average forecast of \$1.58 from 22 analysts. Shares of FedEx tore higher after the report, rising nearly 20% over the next two trading days.

Mr. Atkins was among analysts whose estimate fell short. Without any guidance from the company, he leaned on commentary from rival United Par**cel Service** Inc., which had said in April that its business mix was shifting away from business-to-business and toward consumers, which tends to be more costly and less profitable.

Mr. Atkins revised his model to assume FedEx would take a similar hit. "What we didn't anticipate was the extraordinary level of volume we saw at FedEx in ground [shipping], which helped mitigate some of the makeshift changes," Mr. Atkins said.

The opposite move played out after Nike Inc. reported results on June 25. The sport-apparel retailer posted a loss of 51 cents a share, well outside the range of analysts who called for a 55-cent profit to a 38-cent loss. Nike shares fell nearly 6% over the following two days.

Analysts aren't just struggling with earnings forecasts. Economic data have also proved difficult to estimate. Unemployment figures for both May and June, for example, came in ahead of expectations, leaving investors and economists scratching their heads.

"We are all in one way, shape or form operating in uncharted waters," said Harry Curtis, a managing director at Instinet Inc.

Mr. Curtis covers casinos, lodging and cruise lines, three industries hit particularly hard by the coronavirus crisis. Creating new balance-sheet models has been relatively straightforward for those companies, especially the cruise-line operators, because revenue is basically zero or down sharply from a year earlier, he said.

But analysts are missing those marks as well. Carnival Corp., which suspended its guidance for the year in March, reported on June 18 a loss of \$3.30 for the three months ended in May. Predictions from the 14 analysts who cover the stock ranged from earnings of 60 cents a share to a loss of \$2.50. Mr. Curtis fell in between those, predicting a loss of \$1.97. Carnival shares slid 16% over the two subsequent trading sessions.

At a time like this, Mr. Curtis said, analysts better serve their clients by looking further ahead. He said he now focuses on whether a company can survive a prolonged downturn and when investors can hope to see some sort of recovery.

"The job has changed," Mr. Curtis said. "Stock valuations really are now based on earnings power two years out."

Before the pandemic, the big banks that will be in focus this week rarely offered financial guidance, said Gerard Cassidy, a managing director and head of U.S. bank equity strategy at **RBC** Capital Markets.

Analysts usually had some insight into their credit losses, a variable in determining bank profits. That has changed, and data suggesting the U.S. economy is recovering faster than expected has muddied the outlook, Mr. Cassidy said.