

Exhibit E

**IN THE UNITED STATES DISTRICT COURT FOR
THE WESTERN DISTRICT OF PENNSYLVANIA**

STEWART ABRAMSON, individually and on
behalf of a class of all persons and entities
similarly situated,

Plaintiff

vs.

NORTH STAR INSURANCE ADVISORS
LLC, TORCHLIGHT TECHNOLOGY GROUP
LLC and RAPID RESPONSE MARKETING
LLC

Defendants.

Case No. 2:22-cv-827

CLASS ACTION SETTLEMENT AGREEMENT AND RELEASE

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PREAMBLE

It is hereby stipulated and agreed by and among the Parties, subject to the approval of the Court, that the settlement of this Action shall be effectuated pursuant to the terms and conditions set forth in this Settlement Agreement and Release (the “Agreement” or “Settlement Agreement”).

RECITALS

The following recitals are incorporated by reference and are considered part of the Settlement Agreement:

A. On June 7, 2022, plaintiff Stewart Abramson (“Plaintiff”) filed a putative class action complaint (the “Complaint”) in the United States District Court for the Western District of Pennsylvania against North Star Insurance Advisors LLC (“North Star”), Case No. 22-cv-827 (the “Action”). Later, the Action was amended to include Torchlight Technology Group LLC (“Torchlight”) and Rapid Response Marketing LLC (“Rapid Response”). Each of Plaintiff, Torchlight, and North Star are referred to as a “Party” and collectively referred to as the “Parties.”

B. The Complaint alleged that all of North Star, Torchlight, and Rapid Response violated the Telephone Consumer Protection Act, 47 U.S.C. § 227 (the “TCPA”) by, *inter alia*, placing unsolicited telemarketing calls to Plaintiff and members of the putative class using a prerecorded voice, or by the fact that such actions were done on their behalf.

C. The Defendants dispute Plaintiff’s allegations in his Complaint and maintain that they complied with the TCPA and all applicable laws. The Parties are entering into this Agreement to avoid the risk and expense of further litigation, to resolve all disputes that have

arisen between them, and to settle any and all claims that do or may exist in the past, present, or future.

D. This Settlement Agreement is the result of good faith, arm's-length settlement negotiations. The Parties have exchanged information through discovery, have participated in mediation under the guidance of mediator Bruce Friedman and have had a full and fair opportunity to evaluate the strengths and weaknesses of their respective positions.

E. North Star, and Torchlight have asserted claims against Rapid Response in the Action. Nothing in this Agreement is, or should be, intended to be a waiver or release of any of those claims.

F. The Parties understand, acknowledge, and agree that the execution of this Settlement Agreement constitutes the settlement and compromise of disputed claims. This Settlement Agreement is inadmissible as evidence against any of the Parties except to enforce the terms of the Settlement Agreement and is not an admission of wrongdoing or liability by Defendants or Plaintiff. The Parties desire and intend to effect a full, complete, and final settlement and resolution of all existing disputes and claims as set forth herein.

G. The Parties hereby stipulate and agree that, in consideration of the agreements, promises, and covenants set forth in this Settlement Agreement, and subject to approval of the Court, the Action shall be fully and finally settled and the Action dismissed with prejudice as to the Defendants under the following terms and conditions.

AGREEMENT

1. DEFINITIONS

In addition to the definitions included above, and in the Distribution Plan (Section 3) of the Agreement, the following shall be defined terms for purposes of this Settlement Agreement.

Some of the definitions in this section use terms that are defined later in the section. All defined terms are in bold-face font and listed in alphabetical order:

- 1.1 Agreement or Settlement Agreement.** This document, including all exhibits.
- 1.2 Authorized Claimant.** A Claimant who submits a timely and valid Claim Form according to the terms of this Settlement Agreement and does not validly request exclusion from the Settlement Class.
- 1.3 Claim.** A request by a Settlement Class Member for payment pursuant to this Agreement.
- 1.4 Claimant.** A Settlement Class Member who has submitted a Claim Form with the claims process described in Section 3.
- 1.5 Claim Form.** The document Settlement Class Members submit to request payment pursuant to this Agreement. The Claim Forms submitted to the Court for approval must be substantially in the form of those attached as Exhibit 4.
- 1.6 Class List.** The database that Rapid Response produced in this case as part of the file “DSC. SBM Call Transfers to Torchlight” which Counsel has provided to the Settlement Administrator and includes the phone numbers of Settlement Class Members.
- 1.7 Class Period.** From June 7, 2018 through May 3, 2023.
- 1.8 Court.** United States District Court, Western District of Pennsylvania.
- 1.9 *Cy Pres* Recipient.** Legal Services Corporation.
- 1.10 Distribution Plan.** The plan, set forth in Section 3, for distributing the Settlement Fund.
- 1.11 Defendants’ Counsel.** Faegre Drinker Biddle & Reath LLP and Marks, O’Neill, O’Brien, Doherty & Kelly, P.C.

1.12 Effective Date. The first date after which the following events and conditions have occurred: (a) the Court has entered a Final Judgment; and (b) the Final Judgment has become final in that the time for appeal or writ has expired or, if any appeal and/or petition for review is taken and the settlement is affirmed, the time period during which further petition for hearing, appeal, or writ of certiorari can be taken has expired. If the Final Judgment is set aside, materially modified, or overturned by the trial court or on appeal, and is not fully reinstated on further appeal, this Agreement will be terminated and cancelled and the Parties will be returned to their positions *status quo ante* with respect to the Action as if this Agreement had not been entered into.

1.13 Fees, Costs, and Expenses Award. The amount of attorneys' fees and reimbursement of costs and expenses awarded to Settlement Class Counsel by the Court from the Settlement Fund.

1.14 Fairness Hearing or Final Approval Hearing. The hearing held by the Court to consider evidence and argument for the purpose of determining whether to enter the Final Approval Order and Final Judgment, and evaluating the Fees, Costs and Expenses Award.

1.15 Final Approval Order. The order finally certifying the Settlement Class, and approving the settlement as fair, reasonable, and adequate, substantially in the form attached as Exhibit 5.

1.16 Individual Allocated Payment Amount. Defined by mathematical formula in the Distribution Plan. The checks sent to Authorized Claimants shall be in that Authorized Claimant's Individual Allocated Payment Amount.

1.17 Initial Payments. The sum of the following amounts: The \$10,000 Service Payment; any Fees, Costs, and Expenses Award; and any fees and costs of the Settlement Administrator due to be paid from the Settlement Fund pursuant to Section 2.1.

1.18 Long-Form Notice. The long-form version of the notice of the settlement that is to be provided on the Settlement Website. The Long-Form Notice submitted to the Court for approval must be substantially in the form attached as Exhibit 2.

1.19 Net Settlement Fund. The Settlement Fund, reduced by the Initial Payments.

1.20 Postcard Notice. The summary notice of the settlement that is mailed to Settlement Class Members pursuant to Section 3, providing the URL of the Settlement Website and contact information for the Settlement Administrator. The Postcard Notice submitted to the Court for approval must be substantially in the form attached as Exhibit 4.

1.21 Preliminary Approval Order. The Order of Preliminary Approval of Settlement to be entered by the Court substantially in the form attached as Exhibit 1.

1.22 Released Claims. Any and all claims, causes of action, suits, obligations, debts, demands, agreements, promises, liabilities, damages, losses, controversies, costs, expenses, and attorneys' fees of any nature whatsoever, whether based on any federal law, state law, common law, territorial law, foreign law, contract, rule, regulation, any regulatory promulgation (including, but not limited to, any opinion or declaratory ruling), common law or equity, whether known or unknown, suspected or unsuspected, asserted or unasserted, foreseen or unforeseen, actual or contingent, liquidated or unliquidated, punitive or compensatory, of every nature and description whatsoever, as of the date of the Preliminary Approval Order, that arise out of or relate in any way to outbound telecommunications included, but not limited to, calls and text messages made by or on behalf of the Released Parties to members of the Settlement Class. This

release expressly includes, but is not limited to, all claims under the Telephone Consumer Protection Act, 47 U.S.C. § 227, et seq. (the “TCPA”), the TCPA’s implementing regulations, 47 C.F.R. § 64.1200, et seq., the Telemarketing Sales Rule, 16 C.F.R. § 310, et seq. (the “TSR”), any corollary or state laws similar to the TCPA and TSR, or enactment of any other statutory, regulatory or common law claim arising thereunder. The Parties expressly agree that Torchlight and North Star are not waiving or releasing any of their direct and/or indemnification claims against Rapid Response.

1.23 Released Parties. Each Defendant and each of its past, present, and future members, owners, direct and indirect parents, subsidiaries, managers, divisions, predecessors, successors, holding companies, and affiliated companies and corporations, and each of the past, present, and future directors, officers, managers, employees, contractors, general partners, limited partners, investors, controlling persons, owners, trustees, principals, agents, associates, administrators, insurers, reinsurers, shareholders, attorneys, accountants, advisors, consultants, assignors, assignees, representatives, fiduciaries, predecessors, successors, divisions, joint ventures, or related entities of the Defendants including, but not limited to, the vendors, subvendors, contractors, subcontractors, and service providers retained to make calls (or which was involved in making calls for which another of the Released Parties). The release of any third parties is limited to any actions taken on behalf of Defendants or actions that might have led to calls underlying any of the released claims. The Parties expressly agree that Torchlight and North Star are not waiving or releasing any of their direct and/or indemnification claims against Rapid Response.

1.24 Releasing Parties. Plaintiff and the Members of the Settlement Class (whether or not such Members submit Claim Forms), and their respective assigns, heirs, successors,

predecessors, parents, subsidiaries, officers, directors, shareholders, members, managers, partners, principals, representatives, and employees (each solely in their respective capacity as such), and all those who claim through them or who assert claims (or could assert claims) on their behalf.

1.25 Response Deadline. The date by which a Settlement Class Member must submit a Claim Form, object to this Agreement, or submit a request for exclusion to the Settlement Administrator. The Response Deadline shall be sixty (60) days after entry of the Preliminary Approval Order.

1.26 Settlement Administrator. Subject to Court approval, Kroll Settlement Administration.

1.27 Settlement Class or Class. All persons within the United States: (1) who were users and subscribers of telephone number to which (2) SBM Communications placed a telemarketing call (3) on behalf of Rapid Response, (4) from June 7, 2018 through May 3, 2023 (5) as part of the final expense insurance campaign (6) that Rapid Response produced in this case as part of the file “DSC. SBM Call Transfers to Torchlight”.

1.28 Settlement Class Counsel. Anthony Paronich of Paronich Law PC.

1.29 Settlement Class Member(s) or Class Member(s). All persons or entities who fall within the Settlement Class.

1.30 Settlement Fund. Defendants agree to pay three hundred and seventy-five thousand dollars (\$375,000) to create a non-reversionary Settlement Fund. Defendants shall owe no interest on the Settlement Fund. The Settlement Fund need not be segregated or set aside in any manner ahead of the Effective Date. The Settlement Fund shall represent the maximum

payment to be paid by Defendants, and will be used to pay all approved claims, costs of administration, and permitted Fees, Costs, Expenses Award, and the Service Payment.

1.31 Settlement Website. A website created and maintained by the Settlement Administrator for the purpose of providing the Settlement Class with notice of the proposed settlement. This website will allow Settlement Class Members to submit Claims and opt-out of the Agreement.

2. SETTLEMENT CONSIDERATION (BENEFITS AND RELEASE OF CLAIMS)

2.1 Settlement Fund.

2.1.1 Payment of the Settlement Fund. On or before fourteen (14) calendar days after entry of the Preliminary Approval Order, Defendants shall pay the amount estimated by the Settlement Administrator to cover the cost of providing notice to the Settlement Class and administering the Claims process. On or before twenty-one (21) calendar days after the Effective Date, Defendants shall provide to the Settlement Administrator the remainder of the Settlement Fund that was not already provided to the Settlement Administrator pursuant to the preceding sentence. No Defendants shall be obligated to segregate the funds comprising the Settlement Fund from its other assets, and if a Settling Defendant retains and/or exercises authority or control over the funds comprising the Settlement Fund after entry of the Preliminary Approval Order, it shall do so in conformity with its obligations under this Agreement, applicable state and federal law, and Court order(s).

2.1.2 Settlement Class Member Benefits. Settlement Class Members shall be eligible to receive monetary benefits from the Net Settlement Fund in accordance with the Distribution Plan.

2.1.3 Settlement Class Counsel's Fees, Costs, and Expenses Award. Settlement Class Counsel will request an award of fees, costs, and expenses of one-third of the

Settlement Fund. Defendants reserve the right to respond to such fee request as it deems appropriate. Any attorneys' fees, costs, and expenses awarded by the Court shall be paid by the Settlement Administrator from the Settlement Fund. The finality or effectiveness of the settlement will not be dependent on the Court awarding Settlement Class Counsel any particular amount on their Fees, Costs, and Expenses Award.

2.1.4 Settlement Administrator and Notice and Administrative Costs.

Notice and Administrative Costs shall be paid from the Settlement Fund, or in the event such costs and expenses are incurred but the Effective Date does not occur, shall be paid by Defendants and credited towards the total Settlement Fund payment.

2.2 Releases.

2.2.1 Release of Settlement Class Claims. The Parties intend that this Agreement will fully and finally dispose of the Action and any and all Released Claims against the Released Parties. As of the Effective Date, each Releasing Party will be deemed to have completely released and forever discharged the Released Parties, and each of them, from and for any and all Released Claims.

3. DISTRIBUTION PLAN

3.1 Initial Payments. Except as otherwise provided in this Settlement Agreement, on or before thirty (30) calendar days after the Effective Date, the Settlement Administrator shall deduct all Initial Payments from the Settlement Fund and deliver them to the appropriate individuals or entities entitled to them, in accordance with the terms of the Agreement and the Court's Final Approval Order and Final Judgment.

3.1.1 Additional Instructions Regarding Service Payment. Plaintiff shall provide the Settlement Administrator his relevant Form W-9 and instructions for payment. The

Settlement Administrator shall have no obligation to forward to Plaintiff any payments until it receives the Form W-9 and payment instructions.

3.1.2 Additional Instructions Regarding Fees, Costs, and Expenses Award.

Settlement Class Counsel shall provide the Settlement Administrator the relevant Form W-9 and any instructions for payment. The Settlement Administrator shall have no obligation to pay forward the Fees, Costs, and Expenses Award until it receives the Form W-9 (or Form W-9s, if applicable) and payment instructions.

3.1.3 Additional Instructions for Individual Allocated Payment Amounts.

Settlement Class Members will be asked to provide either a taxpayer identification or a social security number if they are receiving \$600 or more in an Individual Allocated Payment Amount due to Internal Revenue Service reporting requirements. The Settlement Administrator will issue a written notice to Settlement Class Members who will receive a payment of \$600 or more as Individual Allocated Payment Amounts, once the allocation of Individual Allocated Payment Amounts is determined following Final Approval. If no taxpayer identification or social security number is timely provided, payment of the Individual Allocated Payment Amount may be subject to backup withholding as required by Internal Revenue Service regulations.

3.2 Authorized Claimant Settlement Award Calculations. The awards to Authorized Claimants shall be calculated and apportioned as follows:

3.2.1 A Settlement Class Member is eligible to claim a pro rata share of the Net Settlement Fund provided they become an Authorized Claimant by submitting a timely and valid Claim Form and their telephone number is on the Class List.

3.3 Distribution of Authorized Claimant Awards. The Claim Form shall allow Settlement Class Members to elect between receiving an award by check or electronically

(including by Automated Clearing House (“ACH,” a/k/a direct deposit)), PayPal, or any other electronic payment format recommended by the Settlement Administrator and agreed upon by the Parties). For those Authorized Claimants who requested an award by check, their Individual Allocated Payment Amounts shall be mailed as a check by the Settlement Administrator within forty-five (45) calendar days following the Effective Date. To those Authorized Claimants who requested the award to be transmitted by electronic means, a transfer reflecting their Individual Allocated Payment Amounts shall be transmitted to the Authorized Claimant between forty-five (45) and fifty (50) calendar days after the Effective Date.

3.4 Address Verification / Returned Checks. Prior to mailing checks under this settlement, the Settlement Administrator shall attempt to update the last known addresses of Authorized Claimants through the National Change of Address database. No skip-tracing shall be done as to any checks that are returned by the postal service with no forwarding address. Authorized Claimants’ checks returned with a forwarding address shall be re-mailed to the new address within seven (7) calendar days.

3.5 Uncashed Settlement Checks. Any checks issued under this settlement shall be negotiable for at least ninety (90) calendar days. Individual checks that have not been negotiated within ninety (90) calendar days after issuance, if any, shall be void, and the underlying funds shall be paid by the Settlement Administrator to the Cy Pres Recipients.

3.6 Failed Electronic Transmission of Funds. Settlement Class Members who elect that their Individual Allocated Payment Amount be transmitted to themselves via electronic means, but fail to provide sufficient or correct information to permit such transfer, shall, after a reasonable attempt to resolve any such payment issues, relinquish their right to payment pursuant

to the Agreement. Funds that were unable to be transferred to the Authorized Claimants electronically shall be paid by the Settlement Administrator to the Cy Pres Recipients.

3.7 Second Eligible Payment. Prior to the Cy Pres payment, Settlement Class Members who received an eligible payment pursuant to the Agreement will receive a second pro rata payment to the extent such a payment is economically feasible (e.g., more than \$5.00) (the “Second Eligible Payment”).

3.8 Cy Pres Distribution. Any remaining funds will be paid to the Cy Pres Recipients under this Agreement within thirty (30) days following the deadline to cash any Second Eligible Payments.

3.9 No Claims Related to Distribution Calculations. No person or entity shall have any claim against Defendants, Defendants’ counsel, Plaintiff, the Settlement Class Members, Settlement Class Counsel, or any Settlement Administrator based on distributions and payments made in accordance with this Agreement.

4. CLASS NOTIFICATION PROCEDURES

4.1 CAFA Notice. Within ten (10) calendar days after this Agreement is filed with the Court, Defendants, through the Settlement Administrator, shall serve upon relevant government officials notice of the proposed settlement in accordance with 28 U.S.C. § 1715. The Settlement Administrator shall thereafter complete a declaration attesting to the completion of notice pursuant to 28 U.S.C. § 1715 such that it can be filed with the Court in advance of the hearing on Plaintiff’s motion for entry of the Preliminary Approval Order.

4.2 Class List. Counsel has already provided the Settlement Administrator the Class List.

4.3 Settlement Website. Unless otherwise ordered by the Court, within thirty (30) calendar days after entry of the Preliminary Approval Order, the Settlement Administrator will

activate the Settlement Website. The Settlement Website shall be designed and constructed to accept electronic Claim Form and Opt-Out Form submission. To help protect against fraudulent submissions, the Settlement Administrator may use CAPTCHA for each electronic form submission requiring a valid Claim ID or telephone number on the Class List. Additionally, the Settlement Administrator shall post on the Settlement Website: (a) the operative Complaint, (b) the Agreement, (c) the Preliminary Approval Order, (d) the Long-Form Notice, (e) a downloadable (i.e., PDF) Claim Form, and (f) within three (3) Court days after it is filed, Settlement Class Counsel's motion for a Fees, Costs, and Expenses Award. The Settlement Website will be active until the last date Authorized Claimants have to negotiate any checks sent pursuant to Section 3.

4.4 Notice to Class Members.

4.4.1 Postal Appends. For each Settlement Class Member, the Settlement Administrator shall perform a postal address append through a commercially available database in an attempt to identify a postal address for such Settlement Class Member.

4.4.2 Postcard Notice. Unless otherwise ordered by the Court, on or before thirty (30) calendar days after entry of the Preliminary Approval Order, the Settlement Administrator shall send Postcard Notice (attached hereto as Exhibit 4) to Settlement Class Members. Prior to mailing the Postcard Notice under this settlement, the Settlement Administrator shall attempt to update the last known addresses of the Class Members through the National Change of Address database.

4.5 Inquiries from Settlement Class Members. The Settlement Administrator will establish an email account and P.O. Box to which Class Members may submit questions regarding the settlement. The Settlement Administrator will monitor the email account and P.O.

Box and respond promptly to inquiries received from Class Members. Additionally, no later than thirty (30) calendar days after entry of the Preliminary Approval Order, the Settlement Administrator shall establish a toll-free telephone number that Settlement Class Members can call and listen to a set of Frequently Asked Questions and corresponding answers or obtain the unique identifier assigned by the Settlement Administrator to each Settlement Class Member.

5. CLAIMS SUBMISSION AND VALIDATION PROCESS

5.1 Claim Process for Settlement Class Members. To be eligible to receive an award under this Agreement, subject to the Claims Review Process, Settlement Class Members must accurately and timely complete and submit a Claim Form and deliver that form to the Settlement Administrator including a valid Claim ID or telephone number on the Class List. Only one Claim Form may be submitted per Settlement Class Member.

5.2 Claim Form Submission Deadline. Claim Forms must be submitted by the Response Deadline. If submitted electronically (through the Settlement Website or by email), Claim Forms must be received on or before the Response Deadline by 11:59 p.m. PST. If submitted by postal mail, the date of the postmark on the envelope containing the Claim Form shall be the exclusive means used to determine whether Claim Form has been timely submitted. In the event a postmark is illegible, the date of mailing shall be deemed to be three (3) days prior to the date that the Settlement Administrator received a copy of the Claim Form.

5.3 Claims Review Process.

5.3.1 Review of Claims. The Settlement Administrator shall review all submitted Claim Forms within a reasonable time for completeness, validity, accuracy, and timeliness, and may contact any Claimant to request additional information and documentation to determine the validity of any Claim. In addition, the Settlement Administrator may verify that: (1) the information set forth in a submitted Claim Form is accurate; and (2) the Claimant is

a Settlement Class Member. To be considered an “Authorized Claimant,” a Claimant must submit a valid, complete, and timely Claim Form. Claim Forms that do not meet the submission requirements shall be rejected. The Class List provided by Defendants will be entitled to a rebuttable presumption of accuracy.

5.3.2 Deficient Claims. Prior to rejection of a Claim Form, the Settlement Administrator shall communicate with the Claimant in an effort to remedy curable deficiencies in the Claim Form submitted, except in instances where (i) the Claim is untimely, or (ii) the Claimant does not appear on the Class List.

5.3.3 Manner of Communicating Deficiency. If the Claim Form at issue was submitted electronically, the Class Member shall be notified by email to the original email address used. If an email address was not provided, then the deficiency communication will be sent by U.S. Mail. If the Claim Form at issue was submitted by mail, the Class Member shall be notified by the email address on the Claim Form, unless the Class Member did not provide one, in which case mail to the original postal address shall be used.

5.4 Settlement Administrator Interim Reports. Beginning one week after the deadline to provide notices under Section 4, the Settlement Administrator shall provide weekly reports to Defendants’ Counsel and Settlement Class Counsel concerning the Claim Forms received during the prior week and the amount claimed to date. The report shall also identify the number of valid requests for exclusions received (*see* Section 6.2, *infra*) that week and transmit any received objections (*see* Section 6.1, *infra*) to counsel.

5.5 Claims Accounting. No later than fourteen (14) calendar days before the filing date for Plaintiff’s motion in support of the Final Approval Order and Final Judgment, the Settlement Administrator will serve upon Settlement Class Counsel and Defendants’ Counsel a

report indicating, among other things, the number of timely and valid Claim Forms that were submitted and the Total Number of Calls Claimed.

6. REQUESTS FOR EXCLUSION AND OBJECTIONS

6.1 Requests for Exclusion. This Settlement Agreement will not bind Settlement Class Members who timely and validly request to be excluded (also known as opting-out) of the settlement. Individual requests for exclusion may be submitted to the Settlement Administrator electronically (through the Settlement Website) or by postal mail, but if submitted by postal mail, each Settlement Class Member must pay for postage. No mass opt-outs are allowed.

6.1.1 Contents of a Request for Exclusion. All requests for exclusion must be in writing and must: (a) clearly identify the case name and number; (b) include the full name and the unique identification number for the Settlement Class Member assigned by the Settlement Administrator; (c) include the address, telephone number, and email address (optional) of the Settlement Class Member seeking exclusion; (d) contain a statement that the requestor does not wish to participate in the settlement; and (e) be signed personally by the Settlement Class Member. The Settlement Website shall contain a copy of an Opt-Out Form, substantially in the form attached as Exhibit 6, that Settlement Class Members may (but are not required to) use to request exclusion from the settlement.

6.1.2 Deadline to Request Exclusion. To be excluded from the settlement, the request for exclusion must be submitted by the Response Deadline. If submitted electronically (through the Settlement Website), the request for exclusion must be received no later than 11:59 p.m. PST on or before the Response Deadline. If submitted by postal mail, the request for exclusion must be date-and-time-stamped, or postmarked, no later than the Response Deadline. In the event a postmark is illegible, the date of mailing shall be deemed to be three (3) days prior to the date that the Settlement Administrator received a copy of the request for exclusion.

6.1.3 Effect of Requesting Exclusion. Any person or entity who falls within the definition of the Settlement Class and who validly and timely requests exclusion from the Settlement Class shall not be a Settlement Class Member; shall not be bound by the Settlement Agreement; shall not be bound by any judgment entered in the Action; shall not be eligible to make a Claim for any benefit under the terms of the Settlement Agreement; and shall not be entitled to submit an objection to the settlement. However, if a Settlement Class Member submits a Claim Form and request for exclusion, the Settlement Administrator of Settlement Class Counsel will attempt to contact the Settlement Class Member to resolve the discrepancy. In the event the Settlement Class Member is not reached, the request for exclusion shall be declared invalid, the claim accepted, and the Settlement Class Member shall remain a member of the Settlement Class.

6.1.4 Exclusion List. No later than fourteen (14) calendar days after the Response Deadline, the Settlement Administrator shall provide Settlement Class Counsel and Defendants' Counsel with a list of all persons and entities who have timely and validly excluded themselves from the settlement. The exclusion list shall be filed with the Court as part of Plaintiff's motion for entry of the Final Approval Order and Final Judgment.

6.2 Objections. Any Settlement Class Member who has not submitted a timely written request for exclusion and who wishes to object to the fairness, reasonableness, or adequacy of the Settlement Agreement or the Fees, Costs, and Expenses Award must comply with the requirements set forth in this Section 6.2. Objections may be submitted to the Settlement Administrator by email, or to either the Settlement Administrator or the Court by postal mail. If an objection is submitted by postal mail, the Settlement Class Member must pay for postage.

6.2.1 Content of Objections. All objections and supporting papers must be in writing and must: (a) clearly identify the case name and number; (b) include the full name and the unique identification number for the Settlement Class Member assigned by the Settlement Administrator; (c) include the address, telephone number, and email address (optional) of the objecting Settlement Class Member; (d) include the full name, address, telephone number, and email address of the objector's counsel, and the state bar(s) to which counsel is admitted (if the objector is represented by counsel); and (e) provide a detailed explanation stating the specific reasons for the objection, including any legal and factual support and any evidence in support of the objection.

6.2.2 Deadline for Objections. To be valid, all objections must be submitted by the Response Deadline. If submitted by email, objections must be received on before the Response Deadline by 11:59 p.m. PST. If submitted by postal mail, objections must be postmarked by the Response Deadline. The date of the postmark on the envelope containing the written statement objecting to the Settlement shall be the exclusive means used to determine whether an objection has been timely submitted. In the event a postmark is illegible, the date of mailing shall be deemed to be three (3) days prior to the date that the Settlement Administrator received a copy of the objection.

6.2.3 Failure to Object. Settlement Class Members who fail to submit valid written objections in the manner specified above shall be deemed to have waived any objections and shall be forever barred from making any objection to the Agreement and the proposed settlement by appearing at the Final Approval Hearing, appeal, collateral attack, or otherwise.

6.2.4 Attendance at Final Approval Hearing. Any Class Member who timely submits a written objection has the option to appear and request to be heard at the Final Approval

Hearing, either in person or through personal counsel. However, Settlement Class Members (with or without their attorneys) intending to make an appearance at the Final Approval Hearing must include on a timely and valid objection a statement substantially similar to “Notice of Intention to Appear.” Only Settlement Class Members who submit timely objections including Notices of Intention to Appear may speak at the Final Approval Hearing. If a Settlement Class Member makes an objection through an attorney, the Settlement Class Member will be responsible for his or her personal attorney’s fees and costs.

7. COURT APPROVAL PROCEDURES

7.1 Provisional Class Certification and Preliminary Approval Order.

7.1.1 Settlement Class. For settlement purposes only, the Parties agree that Plaintiff will move for certification of the Settlement Class pursuant to Fed. R. Civ. P. 23(b)(3) within seven (7) calendar days following the execution of this Agreement. Defendants agree not to contest certification of the Settlement Class but specifically disputes that a class would otherwise be manageable in this action and denies that a litigation class properly could be certified on the claims asserted in the Action. However, solely for purposes of avoiding the expense and inconvenience of further litigation, Defendants do not oppose and hereby agree to certification of the Settlement Class for settlement purposes only, pursuant to Fed. R. Civ. P. 23(b)(3).

7.1.2 Certification of the Settlement Class for settlement purposes will not be deemed a concession that certification of any litigation class in the Action is, or was, appropriate, nor will Defendants be precluded from challenging class certification in further proceedings in the Action or in any other action if the Settlement Effective Date does not arise. If the Settlement is not finally approved by the Court for any reason whatsoever, the certification of the Settlement Class resulting from this Agreement will be void, and no doctrine of waiver, estoppel

or preclusion will be asserted in any proceedings involving Defendants. No agreements made by or entered into by Defendants in connection with the Settlement may be used by Plaintiff, any person in the Class or any other person to establish any of the elements of class certification in any litigated certification proceedings, whether in the Action, or any other judicial proceeding.

7.1.3 Preliminary Settlement Approval. Contemporaneously with his motion for provisional certification of the Settlement Class, Plaintiff shall move the Court for a Preliminary Approval Order substantially in the form attached as Exhibit 1 and setting the Final Approval Hearing at least one hundred and five (105) calendar days after entry of the Preliminary Approval Order.

7.1.4 Defendants' Brief. Defendants shall be permitted, but not required, to file their own brief or statement of non-opposition in support of the Preliminary Approval Order.

7.2 Final Approval Hearing and Final Judgment.

7.2.1 Settlement Class Counsel's Motion for Fees, Costs, and Expenses Award. At least twenty-one (21) calendar days before the Response Deadline, Settlement Class Counsel shall file with the Court their motion in support of a Fees, Costs, and Expenses Award.

7.2.2 Declarations In Support of Final Approval. No later than twenty-one (21) calendar days before the Final Approval Hearing, the Settlement Administrator will provide to Settlement Class Counsel a sworn declaration verifying that notice was provided to Class Members. In addition, the Settlement Administrator's declaration shall include information regarding the persons who have requested exclusion from the Settlement Class and any objections sent to the Settlement Administrator.

7.2.3 Motion for Final Settlement Approval. At least fourteen (14) calendar days before the Final Approval Hearing, Plaintiff will request that the Court enter the Final Approval Order and Final Judgment substantially in the forms attached as Exhibits 6 and 7.

7.2.4 Defendants' Brief. Defendants shall be permitted, but not required, to file its own brief or statement of non-opposition in support of the Final Approval Order and Final Judgment.

7.3 Modifications Suggested by the Court. If the Court suggests any modifications to the Agreement or conditions before entry of the Preliminary Approval Order, Final Approval Order, and/or Final Judgment, the Parties shall, working in good faith and consistent with the Agreement, endeavor to cure any such deficiencies identified by the Court. Defendants shall not be obligated to make any additions or modifications to the Agreement that would affect the benefits provided to Settlement Class Members, the cost to or burden on Defendants, or the scope of any of the releases contemplated in this Agreement. If the Court orders or proposes such additions or modifications, Defendants shall have the right to terminate the Settlement Agreement within fourteen (14) calendar days from the date of the Court's order or proposal.

8. ADDITIONAL PROVISIONS, REPRESENTATIONS, AND WARRANTIES

8.1 Entire Agreement. This Agreement contains the entire agreement between the Parties and supersedes all prior understandings, agreements, or writings regarding the subject matter of this Agreement.

8.2 No Admissions of Liability. This Agreement does not constitute, is not intended to constitute, and will not under any circumstances be deemed to constitute, an admission of wrongdoing or liability by any Party, such wrongdoing and liability being expressly denied and no final adjudication having been made. The Parties have entered into the Agreement solely as a compromise of all claims for the purpose of concluding the disputes between them, and the

Agreement may not be used by any third party against any Party. Pursuant to Federal Rule of Evidence 408, and any similar state rule, the entering into and carrying out of the Agreement, and any negotiations or proceedings related to it, shall not be construed as, or deemed evidence of, an admission or concession by any of the Parties or a waiver of any applicable statute of limitations, and shall not be offered or received into evidence in any action or proceeding against any Party in any court, administrative agency, or other tribunal for any purpose whatsoever.

8.3 Bar to Future Suits. Upon entry of the Final Judgment, Plaintiff and other Settlement Class Members shall be enjoined from prosecuting any claim they have released in the preceding paragraphs in any proceeding against any of the Released Parties or based on any actions taken by any of the Released Parties that are authorized or required by this Agreement or by the Final Judgment. It is further agreed that the settlement may be pleaded as a complete defense to any action instituted that is inconsistent with this Agreement. The United States District Court for the Western District of Pennsylvania shall retain jurisdiction over this Agreement and any claims related thereto.

8.4 Agreement Binding on Successors in Interest. This Agreement shall be binding on and inure to the benefit of the respective heirs, successors, and assigns of the Parties.

8.5 Best Efforts. Plaintiff and Defendants agree that the terms of the Agreement reflect a good-faith settlement of disputed claims. They consider the settlement effected by this Agreement to be fair and reasonable and will use their best efforts to seek preliminary approval and, if granted, final approval of the Agreement by the Court, including in responding to any objectors, intervenors, or other persons or entities seeking to preclude entry of the Final Judgment and, if the settlement is granted final approval, to effectuate the settlement's terms. They each represent and warrant that they have not, nor will they (a) attempt to void this

Agreement in any way, or (b) solicit, encourage, or assist in any fashion any effort by any person (natural or legal) to object to the settlement under this Agreement.

8.6 Additional Duties of the Settlement Administrator. In addition to its duties identified above, the Settlement Administrator shall comply with all tax reporting obligations such as issuing any necessary United States Internal Revenue Service 1099 Forms, including but not limited to obtaining any necessary information from Settlement Class Counsel, Plaintiff, and Authorized Claimants for tax reporting purposes. The Settlement Administrator shall ensure that the information that it receives from the Parties and Settlement Class Members is secured and managed in such a way as to protect the security and confidentiality of the information from third parties. The Settlement Administrator shall also perform any other duties necessary to administer the settlement and/or to which the Parties otherwise agree in writing.

8.7 Taxes. Any person or entity that receives a distribution from the Settlement Fund shall be solely responsible for any taxes or tax-related expenses owed or incurred by that person or entity by reason of that distribution. Such taxes and tax-related expenses shall not be paid from the Settlement Fund. In no event shall Defendants or any of the other Released Parties have any responsibility or liability for taxes or tax-related expenses arising in connection with the payment or distribution of the Settlement Fund to Plaintiff, Settlement Class Members, Settlement Class Counsel, or any other person or entity.

8.8 Amendment or Modification. This Agreement may be amended or modified only by a written instrument signed by all Parties or their successors in interest or their duly authorized representatives.

8.9 Headings and Formatting of Definitions. The various headings used in this Agreement are solely for the convenience of the Parties and shall not be used to interpret this

Settlement Agreement. Similarly, bolding and italicizing of definitional words and phrases is solely for the Parties' convenience and may not be used to interpret this Settlement Agreement. The headings and the formatting of the text in the definitions do not define, limit, extend, or describe the Parties' intent or the scope of this Settlement Agreement.

8.10 Notices. Any communication, verification, or notice sent by any Party in connection with this Agreement shall be sent by email and overnight mail as follows:

To Plaintiff:

Anthony Paronich
Paronich Law, P.C.
350 Lincoln Street, Suite 2400
Hingham, MA 02043
(617) 485-0018
anthony@paronichlaw.com

To Defendants:

Paul Rosenthal
Faegre Drinker Biddle & Reath LLP
600 Campus Drive
Florham Park, NJ 07932
(973) 549-7030
paul.rosenthal@faegredrinker.com

Daniel R. Bentz
Marks, O'Neill, O'Brien, Doherty & Kelly,
P.C.
One Gateway Center
420 Fort Duquesne Blvd
Suite 575
Pittsburgh, PA 15222
412-467-2021
Dbentz@moodklaw.com

8.11 Time Periods. The time periods and dates described in this Agreement with respect to the giving of notices and hearings are subject to Court approval and modification by the Court or by written stipulation of Settlement Class Counsel and Defendants' Counsel.

8.12 Governing Law. This Agreement is intended to and shall be governed by the laws of the State of Pennsylvania without regard to its choice of law principles.

8.13 No Construction Against Drafter. This Agreement shall be deemed to have been drafted by the Parties, and any rule that a document shall be interpreted against the drafter shall not apply to this Agreement.

8.14 Execution Date. This Settlement Agreement shall be deemed executed upon the last date of execution by all of the undersigned.

8.15 Execution in Counterparts. This Agreement shall become effective upon its execution by all of the Parties. The signatories may execute this Agreement in counterparts. Each counterpart shall be deemed to be an original, and execution of counterparts shall have the same force and effect as if all signatories had signed the same instrument.

8.16 Signatures. Each person executing this Agreement warrants that such person has the full authority to do so. Signatures sent in pdf format by email will constitute sufficient execution of this Agreement.

8.17 Continuing Jurisdiction. The Court shall retain jurisdiction to enforce this Agreement's terms and the Final Judgment.

IN WITNESS WHEREOF, the Parties hereby accept and agree to the Agreement, as reflected by their signatures below.

Dated: 1/10/2024

Dated: 1/12/24

DocuSigned by:
Stewart Abramson
11D48E39C430417...

Stewart Abramson


North Star Insurance Advisors LLC

Dated: 1/12/2024

Dated: _____

DocuSigned by:

Vincent Furfaro

C5144BFD884043D...

Torchlight Technology Group LLC

Rapid Response Marketing LLC

Dated: 1/12/2024

Dated: _____

DocuSigned by:

Vincent Furfaro

C5144BFD884043D...

Torchlight Technology Group LLC

Rapid Response Marketing LLC

EXHIBIT 1
[PROPOSED] PRELIMINARY APPROVAL ORDER

**IN THE UNITED STATES DISTRICT COURT FOR
THE WESTERN DISTRICT OF PENNSYLVANIA**

STEWART ABRAMSON, individually and on
behalf of a class of all persons and entities
similarly situated,

Plaintiff

vs.

NORTH STAR INSURANCE ADVISORS
LLC, TORCHLIGHT TECHNOLOGY GROUP
LLC and RAPID RESPONSE MARKETING
LLC

Defendants.

Case No. 2:22-cv-827

**[PROPOSED] PRELIMINARY APPROVAL
ORDER**

This Court has reviewed the motion for preliminary approval of class settlement filed in this Action, including the Settlement Agreement and Release (“Settlement Agreement”).¹ Based on this review and the findings below, the Court finds good cause to grant the motion.

FINDINGS:

1. The Court hereby preliminarily approves the Settlement Agreement and the terms and conditions of settlement set forth therein, subject to further consideration at the Final Approval Hearing.

2. The Court has conducted a preliminary assessment of the fairness, reasonableness, and adequacy of the Agreement and hereby finds that the settlement falls within the range of reasonableness meriting possible final approval. The Court therefore preliminarily approves the proposed settlement as set forth in the Settlement Agreement.

¹ Capitalized terms in this Order, unless otherwise defined, have the same definitions as those terms in the Settlement Agreement.

3. The Long-Form Notice, Postcard Notice, Claim Form, and Opt-Out Form (all attached to the Settlement Agreement), and their manner of transmission, comply with Rule 23 and due process because the notices and forms are reasonably calculated to adequately apprise class members of (i) the pending lawsuit, (ii) the proposed settlement, and (iii) their rights, including the right to either participate in the settlement, exclude themselves from the settlement, or object to the settlement.

4. For settlement purposes only, the Class is so numerous that joinder of all Class Members is impracticable.

5. For settlement purposes only, Plaintiff's claims are typical of the Settlement Class' claims.

6. For settlement purposes only, there are questions of law and fact common to the Settlement Class which predominate over any questions affecting only individual Settlement Class Members.

7. For settlement purposes only, class certification is superior to other available methods for the fair and efficient adjudication of the controversy.

IT IS ORDERED THAT:

8. **Settlement Approval.** The Settlement Agreement, including the Long-Form Notice, Postcard Notice, Claim Form attached to the Settlement Agreement as Exhibits 2-4 are preliminarily approved.

9. **Appointment of the Settlement Administrator and the Provision of Class Notice.** Kroll Settlement Administration, LLC is appointed as the Settlement Administrator. The Settlement Administrator will notify Class Members of the settlement in the manner specified under Section 4 of the Settlement Agreement.

10. **Claim for a Settlement Award.** Class Members who want to receive an award under the Settlement Agreement must accurately complete and deliver a Claim Form to the Settlement Administrator no later than sixty (60) calendar days after the entry of this Order.

11. Objection to Settlement. Any Class Member who has not submitted a timely written exclusion request pursuant to paragraph 13 below and who wishes to object to the fairness, reasonableness, or adequacy of the Settlement Agreement, the Fees, Costs, and Expenses Award, must deliver written objections to the Settlement Administrator (by postal mail or electronically) or the Court no later than sixty (60) calendar days after the entry of this Order. Written objections must: (a) clearly identify the case name and number; (b) include the full name and the unique identification number for the Settlement Class Member assigned by the Settlement Administrator; (c) include the address, telephone number, and email address (optional) of the objecting Settlement Class Member; (d) include the full name, address, telephone number, and email address of the objector's counsel, and the state bar(s) to which counsel is admitted (if the objector is represented by counsel); and (e) provide a detailed explanation stating the specific reasons for the objection, including any legal and factual support and any evidence in support of the objection. Any Class Member who timely submits a written objection, as described in this paragraph, has the option to appear at the Final Approval Hearing, either in person or through personal counsel, to object to the fairness, reasonableness, or adequacy of the Settlement Agreement or the proposed settlement, or to the Fees, Costs, and Expenses Award. However, Settlement Class Members (with or without their attorneys) intending to make an appearance at the Final Approval Hearing must include on a timely and valid objection a statement substantially similar to "Notice of Intention to Appear." Only Settlement Class Members who submit timely objections including Notices of Intention to Appear may speak at the Final Approval Hearing. If a Settlement Class Member makes an objection through an attorney, the Settlement Class Member will be responsible for his or her personal attorney's fees and costs. The objection will not be valid if it only objects to the lawsuit's appropriateness or merits.

12. Failure to Object to Settlement. Settlement Class Members who fail to object to the Settlement Agreement in the manner specified above will: (1) be deemed to have waived their right to object to the Settlement Agreement; (2) be foreclosed from objecting (whether by a

subsequent objection, intervention, appeal, or any other process) to the Settlement Agreement; and (3) not be entitled to speak at the Final Approval Hearing.

13. Requesting Exclusion. Settlement Class Members may elect not to be part of the Class and not to be bound by this Settlement Agreement. Individual requests for exclusion may be submitted to the Settlement Administrator electronically (through the Settlement Website) or by postal mail, but if submitted by postal mail, each Settlement Class Member must pay for postage. No mass opt-outs are allowed. All requests for exclusion must be in writing and must: (a) clearly identify the case name and number; (b) include the full name and the unique identification number for the Settlement Class Member assigned by the Settlement Administrator; (c) include the address, telephone number, and email address (optional) of the Settlement Class Member seeking exclusion; (d) contain a statement that the requestor does not wish to participate in the settlement; and (e) be signed personally by the Settlement Class Member. A request for exclusion must be submitted no later than ninety (90) calendar days after entry of this Order.

14. Provisional Certification. The Settlement Class is provisionally certified as a class of all persons within the United States: (1) who were users and subscribers of telephone number to which (2) SBM Communications placed a telemarketing call (3) on behalf of Rapid Response, (4) from June 7, 2018 through May 3, 2023 (5) as part of the final expense insurance campaign (6) that Rapid Response produced in this case as part of the file “DSC. SBM Call Transfers to Torchlight”.

15. Conditional Appointment of Class Representative and Class Counsel. Plaintiff is conditionally appointed as the class representative to implement the Parties’ settlement in accordance with the Settlement Agreement. The law firm of Paronich Law PC is conditionally appointed as Settlement Class Counsel. Plaintiff and Settlement Class Counsel must fairly and adequately protect the Settlement Class’ interests.

16. Stay of Other Proceedings. The Court hereby orders that any actions or proceedings in any court in the United States involving any Released Claims asserted by any Releasing Parties, except any matters necessary to implement, advance, or further the approval of

the Settlement Agreement are stayed pending the Final Approval Hearing and issuance of any Final Order and Judgment. Nothing in this Order shall release, stay, or otherwise alter the claims and/or crossclaims pending against defendant and crossclaim-defendant Rapid Response Marketing LLC in this Action.

17. Termination. If the Settlement Agreement terminates for any reason, the following will occur: (a) class certification will be automatically vacated; (b) Plaintiff and Settlement Class Counsel will stop functioning as the class representative and class counsel, respectively, except to the extent previously appointed by the Court; and (c) this Action will revert to its previous status in all respects as it existed immediately before the Parties executed the Settlement Agreement, other than as to payments made to, or owed for work already incurred by, the Settlement Administrator. Neither the settlement nor this Order will waive or otherwise impact the Parties' rights or arguments.

18. No Admissions. Nothing in this Order is, or may be construed as, an admission or concession on any point of fact or law by or against any Party.

19. Stay of Dates and Deadlines. All discovery and pretrial proceedings and deadlines related to the claims against Defendants Torchlight and North Star are stayed and suspended until further notice from the Court, except for such actions as are necessary to implement the Settlement Agreement and this Order.

20. Modifications. Counsel for the Parties are hereby authorized to utilize all reasonable procedures in connection with the administration of the settlement which are not materially inconsistent with either this Order or the terms of the Agreement. The Parties may further modify the Settlement Agreement prior to the Final Approval Hearing so long as such modifications do not materially change the terms of the settlement provided therein. The Court may approve the Settlement Agreement with such modifications as may be agreed to by the Parties, if appropriate, without further notice to Settlement Class Members.

21. Final Approval Hearing. On _____ (month) ____ (day), 2024, at _____, this Court will hold a Fairness Hearing to determine whether the Settlement

Agreement should be finally approved as fair, reasonable, and adequate. Plaintiff's motion in support of the Final Judgment shall be filed on or before fourteen (14) calendar days before the Final Approval Hearing. Any brief Defendants may choose to file shall be filed on or before seven (7) calendar days before the Final Approval Hearing. This Court may order the Fairness Hearing to be postponed, adjourned, or continued. If that occurs, the updated hearing date shall be posted on the Settlement Website, but other than the website posting, the Parties will not be required to provide any additional notice to Settlement Class Members.

22. Summary Timeline. The Agreement and this Order provide for the following timeline dates and deadlines related to the provision of notice and the Final Approval Hearing:

Last day for DEFENDANTS to provide the Settlement Administrator the Class List	On or before 14 days after entry of this Order
Last day for the Settlement Administrator to publish the Settlement Website and begin operating a toll-free telephone line, email address, and P.O. Box to accept inquiries from Settlement Class Members	On or before 30 days after entry of this Order
Settlement Administrator provides Postcard Notice to Settlement Class Members	On or before 30 days after entry of this Order
Last day for Settlement Class Counsel to file motion in support of Fees, Costs, and Expenses Award	On or before 39 days after entry of this Order
Last day for Settlement Class Members to file Claim Forms, object, or request exclusion from the Settlement Class	On or before 60 days after entry of this Order
Last day for Settlement Class Counsel to file motion in support of Final Approval	On or before 14 days before Final Approval Hearing

Last day for DEFENDANTS to file optional brief in support of Settlement	On or before 7 days before Final Approval Hearing
Final Approval Hearing	At court's discretion but must be least 90 days after CAFA notice sent.

SO ORDERED this ___ day of _____, 2024.

THE HONORABLE WILLIAM S. STICKMAN IV
UNITED STATES DISTRICT COURT

EXHIBIT 2
LONG-FORM NOTICE

**IN THE UNITED STATES DISTRICT COURT FOR
THE WESTERN DISTRICT OF PENNSYLVANIA**

STEWART ABRAMSON, individually and on
behalf of a class of all persons and entities
similarly situated,

Plaintiff

vs.

NORTH STAR INSURANCE ADVISORS
LLC, TORCHLIGHT TECHNOLOGY GROUP
LLC and RAPID RESPONSE MARKETING
LLC

Defendants.

Case No. 2:22-cv-827

NOTICE OF CLASS ACTION AND PROPOSED SETTLEMENT

TO: All persons within the United States who received a telemarketing call from SBM Communications on behalf of Rapid Response Marketing, LLC that was transferred to North Star Insurance Advisors LLC from June 7, 2018 through May 3, 2023.

IF YOU ARE A MEMBER OF THIS CLASS OF PERSONS, YOU SHOULD READ THIS NOTICE CAREFULLY BECAUSE IT MAY AFFECT YOUR LEGAL RIGHTS AND OBLIGATIONS.

A FEDERAL COURT AUTHORIZED THIS NOTICE. THIS IS NOT A SOLICITATION FROM A LAWYER.

- A settlement (“Settlement”) has been proposed in the class action lawsuit referenced above pending in the United States District Court for the Western District of Pennsylvania (“Action”). You may be a class member in the proposed Settlement and may be entitled to participate in the proposed Settlement.
- The United States District Court for the Western District of Pennsylvania has ordered that this notice be issued. Rapid Response Marketing LLC, North Star Insurance Advisors LLC and Torchlight Technology Group LLC (“Defendants”) deny they did anything wrong. The Court

has not decided who is right. Both sides have agreed to settle the dispute to avoid burdensome and costly litigation.

- If the Court gives final approval to the Settlement, Defendants will create a fund of \$375,000. If you submit a valid Claim Form, you may be eligible to obtain a share from this fund in the amount of approximately \$1,000 depending on the number of claims that are submitted. The value of a Settlement Class Member’s individual award will depend upon the number of Settlement Class Members who file valid Claim Forms.

YOUR LEGAL RIGHTS AND OPTIONS IN THIS SETTLEMENT		
SUBMIT A CLAIM FORM	This is the only way to get an award under the Settlement. Visit the Settlement website located at www.[xxxx].com to obtain a Claim Form.	Deadline: [Month] [Day], [Year]
EXCLUDE YOURSELF	If you exclude yourself from the Settlement, you will not receive an award under the Settlement. Excluding yourself is the only option that allows you to bring or maintain your own lawsuit regarding the allegations in the Action ever again.	Deadline: [Month] [Day], [Year]
OBJECT	You may write to the Court about why you object to (i.e., don’t like) the Settlement and think it shouldn’t be approved. Submitting an objection does not exclude you from the Settlement.	Deadline: [Month] [Day], [Year]
GO TO THE “FAIRNESS HEARING”	The Court will hold a “Fairness Hearing” to consider the Settlement, the request for attorneys’ fees and costs of the lawyers who brought the Action. You may, but are not required to, speak at the Fairness Hearing about any objection you submitted to the Settlement. If you intend to speak at the Fairness Hearing, you must also submit a “Notice of Intention to Appear” to the Court and the parties’ attorneys, indicating your intent to do so.	Hearing Date: [Month] [Day], [Year] Time: [XX:XX] [am/pm]
DO NOTHING	You will not receive a Settlement award under the Settlement. You will also give up your right to object to the Settlement, and you will be not be able to be part of any other lawsuit about the legal claims in this case.	N/A

- These rights and options—**and the deadlines to exercise them**—are explained in more detail below.
- The Court in charge of this Action has preliminarily approved the Settlement and must decide whether to give final approval to the Settlement. The relief provided to Settlement Class Members will be provided only if the Court gives final approval to the Settlement and, if there are any appeals, after the appeals are resolved in favor of the Settlement. *Please be patient.*

WHAT THIS NOTICE CONTAINS

BACKGROUND INFORMATION	##
1. Why did I get this notice?	
2. What is this lawsuit about?	
3. Why is this a class action?	
4. Why is there a Settlement?	
5. How do I know if I am part of the Settlement?	
6. I'm still not sure if I am included.	
THE PROPOSED SETTLEMENT	##
7. What relief does the Settlement provide to the Class Members?	
HOW TO REQUEST AN AWARD UNDER THE SETTLEMENT – SUBMITTING A CLAIM FORM	##
8. How can I get a Settlement award?	
9. When will I get a Settlement award?	
THE LAWYERS IN THIS CASE AND THE PLAINTIFF.....	##
10. Do I have a lawyer in this case?	
11. How will the lawyers be paid?	
12. Will the Plaintiff receive any compensation for their efforts in bringing this Action?	
DISMISSAL OF ACTION AND RELEASE OF ALL CLAIMS	##
13. What am I giving up to obtain relief under the Settlement?	
HOW TO EXCLUDE YOURSELF FROM THE SETTLEMENT	##
14. How do I exclude myself from the Settlement?	
HOW TO OBJECT TO THE SETTLEMENT	##
15. How do I tell the Court that I disagree with the Settlement?	

- 16. What is the difference between excluding myself and objecting to the Settlement?

FAIRNESS HEARING..... ##

- 17. What is the Fairness Hearing?
- 18. When and where is the Fairness Hearing?
- 19. May I speak at the hearing?

ADDITIONAL INFORMATION..... ##

- 20. How do I get more information?
- 21. What if my address or other information has changed or changes after I submit a Claim Form?

BACKGROUND INFORMATION

1. Why did I get this notice?

You received this Notice because a Settlement has been reached in this Action and you may be a class member. If you are a member of the Settlement Class, you may be eligible for the relief detailed below.

This Notice explains the nature of the Action, the general terms of the proposed Settlement, and your legal rights and obligations. To obtain more information about the Settlement, including information about how you can see a copy of the Settlement Agreement (which defines certain capitalized terms used in this Notice), see Section 20 below.

2. What is this lawsuit about?

An individual (the “Plaintiff”) filed a lawsuit against Defendants on behalf of himself and all others similarly situated. The lawsuit alleges that Defendants violated the Telephone Consumer Protection Act, 47 U.S.C. § 227 (the “TCPA”) by placing unsolicited telemarketing calls using a prerecorded voice.

Defendants deny each and every one of the allegations of unlawful conduct, any wrongdoing, and any liability whatsoever, and no court or other entity has made any judgment or other determination of any liability. Defendants further deny that any Class Member is entitled to any relief and, other than for settlement purposes, that this Action is appropriate for certification as a class action.

The Court has not ruled on the merit or lack of merit of Plaintiff’s claims in the Action.

For information about how to learn about what has happened in the Action to date, please see Section 20 below.

3. Why is this a class action?

In a class action lawsuit, one or more people sue on behalf of other people who allegedly have similar claims. For purposes of this proposed Settlement, one court will resolve the issues for all

Settlement Class Members. The companies sued in this case, Rapid Response Marketing, North Star Insurance Advisors LLC, and Torchlight Technology Group LLC, are called the Defendants.

4. Why is there a Settlement?

Plaintiff has sued Defendants. Defendants deny that they have done anything wrong or illegal and admits no liability. The Court has **not** decided that the Plaintiff or Defendants should win this Action. Instead, Plaintiff and Defendants have agreed to a Settlement. That way, they avoid the cost of a trial, and the Settlement Class Members will receive relief now rather than years from now, if at all. The claims against defendant Rapid Response Marketing are not being resolved and remain subject to active litigation.

5. How do I know if I am part of the Settlement?

The Court has decided that everyone who fits this description is a Class Member for purposes of the proposed Settlement: all persons within the United States: (1) who were users and subscribers of telephone number to which (2) SBM Communications placed a telemarketing call (3) on behalf of Rapid Response, (4) from June 7, 2018 through May 3, 2023 (5) as part of the final expense insurance campaign (6) that Rapid Response produced in this case as part of the file “DSC. SBM Call Transfers to Torchlight”.

6. I’m still not sure if I am included.

If you are still not sure whether you are included in the Settlement Class, you can write or call the Settlement Administrator for free help. The Settlement Administrator’s contact information is below.

SBM TCPA Settlement
c/o _____
[Address]
[City] [State], [Zip Code]
1-8XX-XXX-XXXX
Email: [xxxx]@[xxxx].com

THE PROPOSED SETTLEMENT

7. What relief does the Settlement provide to the Class Members?

Defendants have created a Settlement Fund of \$375,000 which will be used to pay the Claims of Settlement Class Members, Settlement Class Counsel’s Fees, Costs, and Expenses Award (see Section 11 below), Plaintiff’s Service Payment (see Section 12 below), and compensation for the Settlement Administrator for providing notice to the Settlement Class and administering the Settlement.

If you are a Settlement Class Member, you are eligible to receive a pro rata share of the Settlement Fund by timely and validly submitting a Claim Form.

HOW TO REQUEST AN AWARD UNDER THE SETTLEMENT – SUBMITTING A CLAIM FORM

8. How can I get a Settlement Award?

To qualify for a Settlement award, you must send in a Claim Form. A Claim Form is available by clicking [HERE](#) or on the Internet at the website [www.\[xxxx\].com](http://www.[xxxx].com). The Claim Form may be submitted electronically or by postal mail. Read the instructions carefully, fill out the form, and postmark it by [Month] [Day], [Year] or submit it online on or before 11:59 p.m. (Pacific) on [Month] [Day], [Year].

9. When will I get a Settlement award?

As described in Sections 17 and 18, the Court will hold a hearing on [Month] [Day], [Year] at [time] to decide whether to approve the Settlement. If the Court approves the Settlement, after that, there may be appeals. It's always uncertain whether these appeals can be resolved, and resolving them can take time, perhaps more than a year. You can check on the progress of the case on the website dedicated to the Settlement at [www.\[xxxx\].com](http://www.[xxxx].com). *Please be patient.*

THE LAWYERS IN THIS CASE AND THE PLAINTIFF

10. Do I have a lawyer in this case?

The Court has ordered that the law firm of Paronich Law, P.C. (“Settlement Class Counsel”) will represent the interests of all Settlement Class Members. You will not be separately charged for these lawyers. If you want to be represented by your own lawyer, you may hire one at your own expense.

11. How will the lawyers be paid?

Settlement Class Counsel will petition the Court to receive a Fees, Costs, and Expenses Award up to \$145,000 (total). The Court will decide the amount to be paid to the attorneys for their fees and costs. You will not be required to separately pay any attorneys' fees or costs.

12. Will the Plaintiff receive any compensation for their efforts in bringing this Action?

The Plaintiff will be requesting a settlement of \$10,000 for his service as class representative. The Court will make the final decision as to the amount to be paid to the Plaintiff.

DISMISSAL OF ACTION AND RELEASE OF ALL CLAIMS

13. What am I giving up to obtain relief under the Settlement?

If the Court approves the proposed Settlement, you will be releasing your claims against Defendants and the other entities allegedly involved in the calls at issue unless you have excluded yourself from the Settlement. This generally means that you will not be able to file or pursue a lawsuit against Defendants or be part of any other lawsuit against Defendants asserting claims

that were or could have been asserted in the Action. The Settlement Agreement, available on the Internet at the website [www.\[xxxx\].com](http://www.[xxxx].com) contains the full terms of the release.

HOW TO EXCLUDE YOURSELF FROM THE SETTLEMENT

14. How do I exclude myself from the Settlement?

You may exclude yourself from the Class and the Settlement. You can submit a request for exclusion to the Settlement Administrator electronically or by postal mail. If you want to be excluded, you must write the Settlement Administrator stating: **(a)** the name and case number of the action – “*Abramson v. North Star Insurance, LLC, et. al.*, W.D. Pa. Case No. 8:22-cv-827”; **(b)** the full name and the unique identification number for the Settlement Class Member assigned by the Settlement Administrator; **(c)** the address, telephone number, and email address (optional) of the Settlement Class Member seeking exclusion; **(d)** that the requestor does not wish to participate in the Settlement; and **(e)** be signed personally by you. If you are not using the Opt-Out Form on the Settlement Website, the request for exclusion must be sent to the Settlement Administrator at:

SBM TCPA Settlement
c/o _____
[Address]
[City] [State], [Zip Code]
[www.\[xxxx\].com](http://www.[xxxx].com)

Your request for exclusion must be submitted electronically or be postmarked no later than [Month] [Day], [Year] at 11:59 pm (Pacific). If you submit your request for exclusion by postal mail, you are responsible for your postage.

If you validly and timely request exclusion from the Settlement Class, you will be excluded from the Settlement Class, you will not be bound by the Settlement Agreement or the judgment entered in the Action, you will not be eligible to make a Claim for any benefit under the terms of the Settlement Agreement, you will not be entitled to submit an objection to the Settlement, and you will not be precluded from prosecuting any timely claim against Defendants based on the conduct complained of in the Action.

HOW TO OBJECT TO THE SETTLEMENT

15. How do I tell the Court that I disagree with the Settlement?

At the date, time, and location stated in Section 18 below, the Court will hold a Fairness Hearing to determine if the Settlement is fair, reasonable, and adequate, and to also consider the attorneys who initiated the Action’s request for a Fees, Costs, and Expenses Award, and a Payment to the Plaintiff in exchange for executing a Service.

If you wish to object to the fairness, reasonableness, or adequacy of the Settlement Agreement or the proposed Settlement, you must write to the Court and must: **(a)** clearly identify the case name and number – “*Abramson v. North Star Insurance, LLC, et. al.*, W.D. Pa. Case No. 8:22-cv-827”; **(b)** include the full name and the unique identification number for the Settlement Class Member assigned by the Settlement Administrator; **(c)** include the address, telephone number, and email address (optional) of the objecting Settlement Class Member; **(d)** include the full name, address,

telephone number, and email address of the objector's counsel, and the state bar(s) to which counsel is admitted (if the objector is represented by counsel); and (e) provide a detailed explanation stating the specific reasons for the objection, including any legal and factual support and any evidence in support of the objection. Objections may be submitted to the Settlement Administrator electronically by email or by postal mail. The Settlement Administrator will then have the objections submitted to the Court. Or you may submit the objections directly to the Court. If an objection is submitted by postal mail, the Settlement Class Member must pay for postage. The Settlement Administrator's contact information is below.

SBM TCPA Settlement
c/o _____
[Address]
[City] [State], [Zip Code]
Email: [xxxx]@[xxxx].com

The mailing address to the Court is:

Clerk of the Court
United States District Court Western District of Pennsylvania
700 Grant Street
Pittsburgh, PA 15219

The objection must be submitted electronically or be postmarked no later than [Month] [Day], [Year] at 11:59 pm (Pacific).

You may, but need not, submit your objection through counsel of your choice. If you do make your objection through an attorney, you will be responsible for your personal attorney's fees and costs.

IF YOU DO NOT TIMELY MAKE AN OBJECTION, YOU WILL BE DEEMED TO HAVE WAIVED ALL OBJECTIONS AND WILL NOT BE ENTITLED TO SPEAK AT THE FAIRNESS HEARING.

If you submit a written objection, you have the option to appear and request to be heard at the Fairness Hearing, either in person or through personal counsel. You are not required, however, to appear. However, if you, or your attorney, intend to make an appearance at the Fairness Hearing, you must include on your timely and valid objection a statement substantially similar to "Notice of Intention to Appear." Only those who submit timely objections including Notices of Intention to Appear may speak at the Fairness Hearing. If you make an objection through an attorney, you will be responsible for your attorney's fees and costs.

16. What is the difference between excluding myself and objecting to the Settlement?

Objecting is telling the Court that you disagree with something about the Settlement. You can object only if you stay in the Settlement Class. Excluding yourself is telling the Court that you don't want to be part of the Settlement Class. If you exclude yourself, you have no basis to object because the Settlement no longer affects you.

FAIRNESS HEARING

17. What is the Fairness Hearing?

The Court has preliminarily approved the Settlement and will hold a hearing to decide whether to give final approval to the Settlement. The purpose of the Fairness Hearing will be for the Court to determine whether the Settlement should be approved as fair, reasonable, adequate, and in the best interests of the Settlement Class; and to consider the Fees, Costs, and Expenses Award to the attorneys who initiated the Action.

18. When and where is the Fairness Hearing?

On [Month] [Day], [Year] at [time], a hearing will be held on the fairness of the proposed Settlement. At the hearing, the Court will be available to hear any objections and arguments concerning the proposed Settlement's fairness. The hearing will take place at the United States District Court Western District of Pennsylvania, 700 Grant Street, Pittsburgh, PA 15219 on [Month] [Day], [Year], at ____am/pm. The hearing may be postponed to a different date or time or location without notice. Please check [www.\[xxxx\].com](http://www.[xxxx].com) for any updates about the Settlement generally or the Fairness Hearing specifically. If the date or time of the Fairness Hearing changes, an update to the Settlement Website will be the only way you will be informed of the change.

19. May I speak at the hearing?

At that hearing, the Court will be available to hear any objections and arguments concerning the fairness of the Settlement. You may attend, but you do not have to. As described above in Section 15, you may speak at the Fairness Hearing only if (a) you have timely submitted an objection, and (b) you have timely and validly provided a Notice of Intent to Appear. If you have requested exclusion from the Settlement, however, you may not speak at the Fairness Hearing.

ADDITIONAL INFORMATION

20. How do I get more information?

To see a copy of the Settlement Agreement, the Court's Preliminary Approval Order, the application for a Fees, Costs, and Expenses Award, and the operative Complaint filed in the Action, please visit the Settlement Website located at: [www.\[xxxx\].com](http://www.[xxxx].com). Alternatively, you may contact the Settlement Administrator at the email address [\[xxxx\]@\[xxxx\].com](mailto:[xxxx]@[xxxx].com) or the U.S. postal (mailing) address: [Address] [City], [State], [Zip Code]. You may also obtain information by calling 1-8XX-XXX-XXXX.

This description of this Action is general and does not cover all of the issues and proceedings that have occurred. In order to see the complete file, you should visit www.pacer.gov or the Clerk's office at United States District Court Western District of Pennsylvania, 700 Grant Street, Pittsburgh, PA 15219. The Clerk will tell you how to obtain the file for inspection and copying at your own expense.

21. What if my address or other information has changed or changes after I submit a Claim Form?

It is your responsibility to inform the Settlement Administrator of your updated information. You may do so at the address below:

SBM TCPA Settlement
c/o _____
[Address]
[City] [State], [Zip Code]
1-8XX-XXX-XXXX
Email: [xxxx]@[xxxx].com

* _ * _ *

DO NOT ADDRESS ANY QUESTIONS ABOUT THE SETTLEMENT OR THE LITIGATION TO THE CLERK OF THE COURT OR THE JUDGE.

EXHIBIT 3
POSTCARD NOTICE

All persons within the United States who received a telemarketing call from SBM Communications on behalf of Rapid Response that was transferred to North Star Insurance Advisors LLC from June 7, 2018 through May 3, 2023.

A FEDERAL COURT AUTHORIZED THIS NOTICE. THIS IS NOT A SOLICITATION FROM A LAWYER.

Why did I get this notice? A settlement (“Settlement”) has been proposed in a class action lawsuit pending in the U.S. District Court for the Western District of Pennsylvania titled *Abramson v. North Star Insurance Advisors, LLC, et. al.*, W.D. Pa. Case No. 8:22-cv-827 (“Action”). According to available records, you might be a “Settlement Class Member.” The purpose of this notice is to inform you of the Action and the Settlement so that you may decide what steps to take in relation to it.

What is the Action about? An individual (the “Plaintiff”) filed a lawsuit against Defendants on behalf of himself and all others similarly situated. The lawsuit alleges that Defendants violated the Telephone Consumer Protection Act, 47 U.S.C. § 227 (the “TCPA”) by placing unsolicited telemarketing calls using a prerecorded voice. **The Court has not decided who would win the case. Defendants have agreed to settle the Action and provide certain benefits to Settlement Class Members in order to avoid the costs of continued litigation.**

Am I a Settlement Class Member? You are a “Settlement Class Member” if you received a telemarketing call from SBM Communications on behalf of Rapid Response from June 7, 2018 through May 3, 2023 as part of the final expense insurance campaign that Rapid Response produced in this case as part of the file “DSC. SBM Call Transfers to Torchlight”. If you are getting this notice, it is because our records reflect that you are believed to be a class member.

What relief does the Settlement provide? The Settlement provides \$375,000 to pay (1) claims of eligible Settlement Class Members; (2) a Fees, Costs, and Expenses Award to Settlement Class Counsel; (3) a payment to Plaintiff for a Service; and (4) costs of Settlement administration and notice. If you are a Settlement Class Member, you are eligible to receive a share of the Settlement based on the number of calls you received. It is presently estimated that Class Members who timely and validly file a claim may receive up to \$1,000. This amount may change, as it depends on the number of timely and valid claims submitted by Settlement Class Members and the number of calls associated with those other Settlement Class Members’ claims. To receive a Settlement award, you must timely complete and submit a valid Claim Form. A Claim Form is available at [www.\[xxxx\].com](http://www.[xxxx].com). The deadline to submit a Claim Form is [Month] [Day], [Year]. If you elect to complete a Claim Form, your class member identification number is: [SAMPLE12345].

What are my other options? If you don’t want to be legally bound by the Settlement, you must exclude yourself by [Month] [Day], [Year], or you won’t be able to sue Torchlight or North Star about the legal claims in the Action ever again. If you stay in the Settlement, you may object to it by [Month] [Day], [Year]. The detailed notice available at [www.\[xxxx\].com](http://www.[xxxx].com) describes the claims you will be releasing if you do not request exclusion and explains how to request exclusion or to object. The Court will hold a hearing on [Month] [Day], [Year] at [time] to consider whether to approve the Settlement and a request by the lawyers representing all Class Members for up to \$145,000 for a Fees, Costs, and Expenses Award, and for the Plaintiff’s request of \$10,000 for his Service. You may ask to appear at the hearing, but you don’t have to.

More information? For complete information about the Settlement, to view the Settlement Agreement, related court documents, and Claim Forms, and to learn more about how to exercise

your various options under the Settlement, visit [www.\[xxxx\].com](http://www.[xxxx].com) or call 1-888-xxx-xxxx. You may also write to the Settlement Administrator at the email address [\[xxxx\]@\[xxxx\].com](mailto:[xxxx]@[xxxx].com) or the postal address [Address] [City], [State] [Zip Code].

EXHIBIT 4
CLAIM FORM

CLAIM FORM

Section I - Instructions

This Form must be received by the Settlement Administrator no later than [Month] [Day], [Year].

This Claim Form may be submitted in one of three ways:

- 1. Electronically through www.[xxx].com.
- 2. Mail to: *SBM TCPA Settlement*, c/o ____, [Address], [City] [State], [Zip Code].
- 3. Email to ADD EMAIL ADDRESS.

To be effective as a Claim under the proposed settlement, this form must be completed, signed, and sent, as outlined above, **no later than [Month] [Day], [Year]**. If this Form is not postmarked or received by this date, you will remain a member of the Settlement Class but will not receive any payment from the Settlement.

Section II - Settlement Class Member Information

Claimant Name (Required):

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Claimant Identification Number (Required):

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

* Your claimant identification number was on the notice of the Settlement you received by postal mail. If you do not have your claimant identification number, call or email the Settlement Administrator for assistance at 1-8XX-XXX-XXXX or [xxx]@[xxx].com.

Current Contact Information

Street Address (Required):

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

City (Required):

State (Required):

Zip Code (Required)

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Email (optional):

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Preferred Phone Number:

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Your contact information will be used by the Settlement Administrator to contact you, if necessary, about your claim. Provision of your phone number is optional. By providing contact information, you agree that the Settlement Administrator may contact you about your claim.

Section III – Confirmation of Class Membership

Telephone Number(s) at which you received calls related to Defendants:

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

The telephone number identified above belonged to me at any time between June 7, 2018 through May 3, 2023:

Yes _____ No _____

Section IV - Manner of Transmission of Funds

Payment will be by PayPal or direct deposit, unless you request otherwise. You acknowledge that if you do not choose direct deposit or PayPal, you may not receive payment as quickly. Also, the Settlement Administrator is not responsible for Settlement checks that do not arrive and will not reissue checks that are lost or stolen.

For PayPal

Please provide the email address associated with your PayPal account (if applicable):

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For Direct Deposit:

Please provide your relevant routing and account number.

Routing (if applicable):

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Account (if applicable):

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

If you do not elect PayPal or Direct Deposit check below:

- I wish to receive payment by check.

If you select check, the check will be provided to the “current” contact information you provided in Section 1.

Section V – Required Affirmations

IF SUBMITTED ELECTRONICALLY:

I agree that, by submitting this Claim Form, the information in this Claim Form is true and correct to the best of my knowledge. I understand that my Claim Form may be subject to audit, verification, and Court review. I am aware that I can obtain a copy of the full notice and Settlement Agreement at www.[xxxx].com or by writing the Settlement Administrator

at the email address [xxxx]@[xxxx].com or the postal address [Address] [City], [State] [Zip Code]. Checking this box constitutes my electronic signature on the date of its submission.

IF SUBMITTED BY U.S. MAIL:

I agree that, by submitting this Claim Form, the information in this Claim Form is true and correct to the best of my knowledge. I understand that my Claim Form may be subject to audit, verification, and Court review. I am aware that I can obtain a copy of the full notice and Settlement Agreement at www.[xxxx].com or by writing the Settlement Administrator at the email address [xxxx]@[xxxx].com or the postal address [Address] [City], [State] [Zip Code].

Dated: _____

Signature: _____

SETTLEMENT ADMINISTRATOR ADDRESS (where to send the completed form if submitting by mail): SBM TCPA Settlement, c/o _____, [Address], [City] [State], [Zip Code].

EXHIBIT 5
[PROPOSED] FINAL APPROVAL ORDER

**IN THE UNITED STATES DISTRICT COURT FOR
THE WESTERN DISTRICT OF PENNSYLVANIA**

STEWART ABRAMSON, individually and on
behalf of a class of all persons and entities
similarly situated,

Plaintiff

vs.

NORTH STAR INSURANCE ADVISORS
LLC, TORCHLIGHT TECHNOLOGY GROUP
LLC and RAPID RESPONSE MARKETING
LLC

Defendants.

Case No. 2:22-cv-827

**[PROPOSED] FINAL APPROVAL ORDER AND
JUDGMENT**

On _____ (month) ____ (day), 2024, this Court heard the motion for final approval of the class action settlement and for entry of judgment filed by Plaintiff.¹ This Court reviewed: (a) the motion and the supporting papers, including the Settlement Agreement and Release (“Settlement Agreement”); (b) any objections filed with or presented to the Court; (c) the Parties’ responses to any objections; and (d) counsel’s arguments. Based on this review and the findings below, the Court found good cause to grant the motion.

FINDINGS:

1. Upon review of the record, the Court hereby finds that the Settlement Agreement is, in all respects, fair, adequate, and reasonable and therefore approves it. Among other matters considered, the Court took into account: (a) the complexity of Plaintiff’s theory of liability; (b) the arguments raised by North Star Insurance Advisors LLC (“North Star”) and Torchlight

¹ Capitalized terms in this Order, unless otherwise defined, have the same definitions as those terms in the Settlement Agreement.

Technology Group LLC (“Torchlight”) (along with North Star collectively referred to as the “Defendants”) in its pleadings that could potentially preclude or reduce the recovery by Settlement Class Members; (c) delays in any award to the Settlement Class that would occur due to further litigation and appellate proceedings; (d) the amount of discovery that has occurred; (e) the relief provided to the Settlement Class; (f) the recommendation of the Settlement Agreement by counsel for the Parties; and (g) the low number of objectors to the Settlement Agreement, demonstrating that the Settlement Class has a positive reaction to the proposed settlement.

2. The Court also finds that extensive arm’s-length negotiations have taken place, in good faith, between Settlement Class Counsel and Defendants’ Counsel resulting in the Settlement Agreement. These negotiations were presided over by an experienced mediator.

3. The Settlement Agreement provides substantial value to the Settlement Class in the form of cash payments.

4. Notice was provided to Class Members in compliance with Section 4 of the Settlement Agreement, due process, and Rule 23 of the Federal Rules of Civil Procedure. The notice: (i) fully and accurately informed Settlement Class Members about the lawsuit and settlement; (ii) provided sufficient information so that Settlement Class Members could decide whether to accept the benefits offered, opt-out and pursue their own remedies, or object to the settlement; (iii) provided procedures for Class Members to file written objections to the proposed settlement, to appear at the hearing, and to state objections to the proposed settlement; and (iv) provided the time, date, and place of the final fairness hearing.

5. Defendants filed a copy of the notice it gave on [Month] [Date], [Year] pursuant to 28 U.S.C. § 1715(b), and the notice complies with the requirements of 28 U.S.C. § 1715(b).

6. Plaintiff and Settlement Class Counsel have fairly and adequately protected the Settlement Class' interests, and the Parties have adequately performed their obligations under the Settlement Agreement.

7. For the reasons stated in the Preliminary Approval Order, and having found nothing in any submitted objections that would disturb these previous findings, this Court finds and determines that the proposed Class, as defined below, meets all of the legal requirements for class certification, for settlement purposes only, under Federal Rule of Civil Procedure 23 (a) and (b)(3).

8. An award of \$_____ for a Fees, Costs, and Expenses Award to Settlement Class Counsel is fair and reasonable in light of the nature of this case, Settlement Class Counsel's experience and efforts in prosecuting this Action, and the benefits obtained for the Settlement Class.

9. Reimbursement of \$_____ to the Settlement Administrator is fair and reasonable to compensate it for the provision of notice to the Settlement Class and administering the Settlement.

IT IS ORDERED THAT:

10. **Class Members.** The Settlement Class is certified as a class of all persons within the United States: (1) who were users and subscribers of telephone number to which (2) SBM Communications placed a telemarketing call (3) on behalf of Rapid Response, (4) from June 7, 2018 through May 3, 2023 (5) as part of the final expense insurance campaign (6) that Rapid Response produced in this case as part of the file "DSC. SBM Call Transfers to Torchlight".

11. **Binding Effect of Order.** This Order applies to all claims or causes of action settled under the Settlement Agreement and binds all Settlement Class Members, including those

who did not properly request exclusion under the Preliminary Approval Order. This Order does not bind persons who filed timely and valid requests for exclusion.

12. Release. Plaintiff and all Settlement Class Members who did not properly request exclusion are: (1) deemed to have released and discharged Defendants from all claims arising out of or asserted in the Action and all claims released under the Settlement Agreement; and (2) barred and permanently enjoined from asserting, instituting, or prosecuting, either directly or indirectly, these claims. The full terms of the release described in this paragraph are set forth in Sections 2.2.1 and 2.2.2 of the Settlement Agreement and are specifically incorporated herein by this reference. Nothing in this Order shall release any Crossclaims pending against Crossclaim Defendant Rapid Response Marketing.

13. Class Relief. Defendants are directed to provide the Settlement Fund to the Settlement Administrator according to the terms and timeline stated in the Settlement Agreement. The Settlement Administrator is further directed to issue payments to each Settlement Class Member who submitted a valid and timely Claim Form (i.e., each Authorized Claimant) according to the terms and timeline stated in the Settlement Agreement.

14. Cy Pres Distribution. Pursuant to the Settlement Agreement, any unpaid portion of the Settlement Fund shall be paid to Legal Services Corporation.

15. Miscellaneous. No person or entity shall have any claim against Defendants, Defendants' Counsel, Plaintiff, the Settlement Class Members, Settlement Class Counsel, or the Settlement Administrator based on distributions and payments made in accordance with the Agreement.

16. Court's Jurisdiction. Pursuant to the Parties' request, the Court will retain jurisdiction over this Action and the Parties for all purposes related to this settlement.

SO ORDERED this ____ day of _____, 2024.

THE HONORABLE WILLIAM S. STICKMAN IV
UNITED STATES DISTRICT COURT