

# EXHIBIT A-1



- The approximate recovery, after deduction of attorneys’ fees and expenses approved by the Court, is an average of \$0.32 per share of NetSol Stock. This estimate is based on the assumptions set forth in the preceding paragraph. Your actual recovery, if any, will vary depending on your purchase price and sales price, and the number and amount of claims filed.
- The Settlement resolves the lawsuit concerning whether NetSol and certain officers and directors made false and misleading statements in violation of federal securities laws, based upon the allegations set forth in the First Amended Consolidated Complaint (“Complaint”), including statements made on October 24 and 25, 2013 regarding the geographic scope of NetSol’s release of its NFS Ascent™ software. The remaining Defendants are NetSol and Najeeb Ghauri.
- Your legal rights will be affected whether you act or do not act. If you do not act, you may permanently forfeit your right to recover on this claim. Therefore, you should read this notice carefully.

**YOUR LEGAL RIGHTS AND OPTIONS IN THIS SETTLEMENT**

<b>SUBMIT A CLAIM FORM NO LATER THAN _____, 2016</b>	The only way to get a payment.
<b>EXCLUDE YOURSELF NO LATER THAN _____, 2016</b>	Get no payment. This is the only option that allows you to be part of any other lawsuit against the Defendants about the legal claims in this case.
<b>OBJECT NO LATER THAN _____, 2016</b>	Write to the Court about why you do not like the settlement.
<b>GO TO A HEARING ON _____, 2016</b>	Speak in Court about the fairness of the settlement.
<b>DO NOTHING</b>	Get no payment. Give up rights.

**INQUIRIES**

**Please do not contact the Court regarding this notice.** All inquiries concerning this Notice, the Proof of Claim form, or any other questions by Class members should be directed to:

NetSol Technologies, Inc. Litigation c/o Sean T Prosser PERKINS COIE LLP 11988 El Camino Real, Suite 350 San Diego, CA 92130 Tel: (858) 720-5700 Fax: (858) 720-5799	<b>or</b>	NetSol Technologies, Inc. Litigation Thomas J. McKenna GAINNEY McKENNA & EGLESTON 440 Park Avenue South, 5 <sup>th</sup> Floor New York, New York 10016 Tel: (212) 983-1300 Fax: (212) 983 -0383
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## COMMON QUESTIONS AND ANSWERS CONCERNING THE SETTLEMENT

### 1. Why did I get this Notice?

You or someone in your family may have acquired NetSol Stock during the Class Period.

### 2. What is this lawsuit about?

The case is known as In re NetSol Securities Litigation, Case No. 14-cv-5787 (PJWx) (the “Litigation”), and the Court in charge of the case is the United States District Court for the Central District of California.

The Class Action involves whether NetSol and certain of its officers and directors made false and misleading statements in violation of federal securities laws, based upon the allegations set forth in the First Amended Consolidated Complaint (“Complaint”), including statements made on October 24 and 25, 2013 regarding the geographic scope of NetSol’s release of its NFS Ascent™ software. The Settlement resolves all of the claims in the Class Action against Defendants.

### 3. Why is this a class action?

In a class action, one or more persons and/or entities, called Plaintiff, sues on behalf of all persons and/or entities who have similar claims. All of these persons and/or entities are referred to collectively as a Class, and these individual persons and/or entities are known as Class Members. One court resolves all of the issues for all Class Members, except for those Class Members who exclude themselves from the Class.

### 4. Why is there a Settlement?

Plaintiff and Defendants do not agree regarding the merits of Plaintiff’s allegations with respect to liability or the average amount of damages per share that would be recoverable if Plaintiff was to prevail at trial on each claim. The issues on which the Plaintiff and Defendants disagree include: (1) whether Defendants made materially false and misleading statements; (2) whether Defendants made these statements with the intent to defraud the investing public; (3) whether the statements were the cause of the Class Members’ alleged damages; and (4) the amount of damages, if any, suffered by the Class Members.

This matter has not gone to trial and the Court has not decided in favor of either Plaintiff or Defendants. Instead, Plaintiff and Defendants have agreed to settle the Class Action. The Plaintiff and Class Counsel believe the settlement is best for all Class Members because of the risks associated with continued litigation and the nature of the defenses raised by Defendants. Even if Plaintiff were to win at trial, Defendants could file an appeal whose outcome would be uncertain and which appeal could affect the collectability of any judgment previously obtained.

### 5. How do I know if I am part of the Class settlement?

To be a Class Member, you must have purchased NetSol Stock during the period between October 24, 2013 and November 8, 2013, inclusive.

**6. Are there exceptions to being included?**

Yes. Excluded from the Class are (i) persons who suffered no compensable losses, *e.g.*, those who bought NetSol common stock during the Class Period but sold prior to any alleged corrective disclosure; (ii) persons who exclude themselves from the Class, as described below; and (iii) Defendants and any entity in which Defendants have a controlling interest, and the officers, directors, affiliates, legal representatives, immediate family members, heirs, successors, subsidiaries and/or assigns of any such individual or entity in their capacity as such.

**7. What does the Settlement provide?**

**(a) What is the Settlement Fund?**

The proposed Settlement calls for NetSol to create a Settlement Fund (the “Settlement Fund”) in the amount of \$850,000.00. The Settlement is subject to Court approval. Also, subject to the Court’s approval, a portion of the Settlement Fund will be used to pay Plaintiff’s Counsel’s attorneys’ fees and reasonable litigation expenses and any case contribution award to Plaintiff. A portion of the Settlement Fund also will be used to pay taxes due on any interest earned by the Settlement Fund, if necessary, and any notice and claims administration expenses permitted by the Court. After the foregoing deductions from the Settlement Fund have been made, the amount remaining (the “Net Settlement Fund”) will be distributed to Class Members who submit valid claims.

**(b) What can you expect to receive under the proposed Settlement?**

Your share of the Net Settlement Fund will or may depend on: (i) the number of claims filed; (ii) the dates you purchased and sold NetSol Stock; (iii) the prices of your purchases and sales; (iv) the amount of administrative costs, including the costs of notice; and (v) the amount awarded by the Court to Plaintiff and Plaintiff’s Counsel for attorneys’ fees, and reimbursement of costs and expenses.

The Claims Administrator will determine each Class Member’s *pro rata* share of the Net Settlement Fund based upon each Class Member’s valid “Recognized Loss.” The Recognized Loss formula is not intended to be an estimate of the amount that a Class Member might have been able to recover after a trial; it also is not an estimate of the amount that will be paid to Class Members pursuant to the Settlement. The Recognized Loss formula is the basis upon which the Net Settlement Fund will be proportionately allocated to the Class Members with valid claims.

The Net Settlement Fund will be distributed to Class Members who submit valid, timely claim forms (“Authorized Claimants”) under the Plan of Allocation explained below,

which reflects Plaintiff's contention that because of the alleged misrepresentations and omissions made by Defendants, the price of NetSol Stock was artificially inflated during the Class Period and that disclosures and materialization of the true facts caused changes in the inflated stock price.

The Recognized Loss of each Authorized Claimant shall be calculated according to the following formula:

### **PROPOSED PLAN OF ALLOCATION OF THE NET SETTLEMENT FUND**

The Plan of Allocation is a matter separate and apart from the proposed Settlement, and any decision by the Court concerning the Plan of Allocation shall not affect the validity or finality of the proposed Settlement. The Court may approve the Plan of Allocation with or without modifications agreed to among the parties, or another plan of allocation, without further notice to Class Members. Any orders regarding a modification of the Plan of Allocation will be posted to the Claims Administrator's website, [www.strategicclaims.net](http://www.strategicclaims.net).

The Claims Administrator shall determine each Authorized Claimant's *pro rata* share of the Net Settlement Fund based upon each Authorized Claimant's Recognized Loss. **Please Note:** The Recognized Loss formula, set forth below, is not intended to be an estimate of the amount of what a Class Member might have been able to recover after a trial, nor is it an estimate of the amount that will be paid to Authorized Claimants pursuant to the Settlement. The Recognized Loss formula is the basis upon which the Net Settlement Fund will be proportionately allocated to the Authorized Claimants. To the extent there are sufficient funds remaining in the Net Settlement Fund, each Authorized Claimant will receive an amount equal to the Authorized Claimant's Recognized Loss. If, however, Net Settlement Fund is not sufficient to permit payment of the total Recognized Loss of each Authorized Claimant, then each Authorized Claimant shall be paid the percentage of the Net Settlement Fund that each Authorized Claimant's Recognized Loss bears to the total Recognized Losses of all Authorized Claimants (*i.e.*, "*pro rata* share"). Payment in this manner shall be deemed conclusive against all Authorized Claimants. No distribution will be made on a claim where the potential distribution amount is less than ten dollars (\$10.00) in cash.

If any of the Net Settlement Fund remains by reason of uncashed checks, or otherwise, after the Claims Administrator has made reasonable and diligent efforts to have Authorized Claimants who are entitled to participate in the distribution of the Net Settlement Fund cash their distribution checks, then any balance remaining in the Net Settlement Fund six (6) months after the initial distribution of such funds shall be used: (i) first, to pay any amounts mistakenly omitted from the initial distribution to Authorized Claimants or to pay any late, but otherwise valid and fully documented claims received after the cut-off date used to make the initial distribution, provided that such distributions to any late post-distribution claimants meet all of the other criteria for inclusion in the initial distribution, including the \$10.00 minimum check amount set forth in the Notice; (ii) second, to pay any additional Administrative Costs incurred in administering the Settlement; and (iii) finally, to make a second distribution to Authorized Claimants who cashed their checks from the initial distribution and who would receive at least \$10.00 from such second distribution, after payment of the estimated costs or fees to be incurred in administering the Net Settlement Fund and in making this second distribution, if such second

distribution is economically feasible. If six (6) months after such second distribution, if undertaken, or if such second distribution is not undertaken, and if any funds shall remain in the Net Settlement Fund after the Claims Administrator has made reasonable and diligent efforts to have Authorized Claimants who are entitled to participate in this Settlement cash their checks, then any funds remaining in the Net Settlement Fund shall be donated to a non-profit 501(c)(3) organization(s) selected by Plaintiff's Lead Counsel.

**THE BASIS FOR CALCULATING YOUR RECOGNIZED LOSS:**

Each Authorized Claimant shall be allocated a *pro rata* share of the Net Settlement Fund based on his, her or its Recognized Loss as compared to the total Recognized Losses of all Authorized Claimants.

**Recognized Loss Calculation of Common Stock Purchased During the Class Period:**

**1. For shares of common stock purchased between October 24, 2013 and November 7, 2013, inclusive:**

- A. For shares retained at the end of trading on February 6, 2014, the Recognized Loss shall be the lesser of:
  - (1) \$2.25 per share; or
  - (2) the difference between the purchase price per share and \$5.19 per share.<sup>1</sup>
- B. For shares sold between October 24, 2013 and November 7, 2013, inclusive, the Recognized Loss shall be zero.
- C. For shares sold on November 8, 2013, the Recognized Loss shall be the lesser of:
  - (1) \$2.25 per share; or
  - (2) the difference between the purchase price per share and sale price per share.
- D. For shares sold between November 9, 2013 and February 6, 2014, the Recognized Loss shall be the lesser of:
  - (1) \$2.25 per share; or
  - (2) the difference between the purchase price per share and the average closing stock price as of date of sale provided in table A below.

**2. For shares of common stock purchased on November 8, 2013, the Recognized Loss shall be zero.**

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<sup>1</sup> Pursuant to Section 21(D)(e)(1) of the Private Securities Litigation Reform Act of 1995, "in any private action arising under this title in which the plaintiff seeks to establish damages by reference to the market price of a security, the award of damages to the plaintiff shall not exceed the difference between the purchase or sale price paid or received, as appropriate, by the plaintiff for the subject security and the mean trading price of that security during the 90-day period beginning on the date on which the information correcting the misstatement or omission that is the basis for the action is disseminated." \$5.19 per share was the mean (average) daily closing trading price of NetSol's common stock during the 90-day period beginning on November 9, 2013 and ending on February 6, 2014.

For purposes of calculating your Recognized Loss, the date of purchase, acquisition or sale is the “contract” or “trade” date and not the “settlement” or “payment” date. The receipt or grant by gift, inheritance or operation of law of NetSol common shares shall not be deemed a purchase, acquisition or sale of NetSol common shares for the calculation of an Authorized Claimant’s Recognized Loss.

For purposes of calculating your Recognized Loss, all purchases, acquisitions and sales shall be matched on a First In First Out (“FIFO”) basis in chronological order. Therefore, on the Proof of Claim enclosed with this Notice, you must provide all of your purchases and acquisitions of NetSol common shares during the time period from October 24, 2013 and February 6, 2014.

Payment pursuant to the Plan of Allocation approved by the Court shall be conclusive against all Authorized Claimants. No person shall have any claim against Defendants, Defendants’ counsel, Plaintiff, Plaintiff’s Counsel or the Claims Administrator or other agent designated by Plaintiff’s Counsel based on the distributions made substantially in accordance with the Stipulation and the Settlement contained therein, the Plan of Allocation, or further orders of the Court. Each claimant shall be deemed to have submitted to the jurisdiction of the Court with respect to the claimant’s Proof of Claim Form. All persons involved in the review, verification, calculation, tabulation, or any other aspect of the processing of the claims submitted in connection with the Settlement, or otherwise involved in the administration or taxation of the Settlement Fund or the Net Settlement Fund shall be released and discharged from any and all claims arising out of such involvement, and all Class Members, whether or not they are to receive payment from the Net Settlement Fund, will be barred from making any further claim against the Net Settlement Fund beyond the amount allocated to them as provided in any distribution orders entered by the Court.

**(c) Are there any further limitations on the amount I may receive?**

- (i) Transactions during the Class Period resulting in a gain shall be netted against the Class Member’s transactions resulting in a loss to arrive at the Recognized Loss.
- (ii) Any Class members whose collective transactions in NetSol Stock during the Class Period resulted in a net gain shall not be entitled to share in the Net Settlement Fund.
- (iii) The purchase and sales prices exclude any brokerage commissions, transfer taxes or other fees.
- (iv) The covering purchase of a short sale is not an eligible purchase. Gifts and transfers are not eligible purchases.

TABLE A

<u>Date</u>	<u>Closing Price</u>	<u>Average Closing Price</u>	<u>Date</u>	<u>Closing Price</u>	<u>Average Closing Price</u>
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11/11/2013	\$5.17	\$5.17	12/24/2013	\$4.81	\$4.87
11/12/2013	\$5.11	\$5.14	12/26/2013	\$4.80	\$4.88
11/13/2013	\$5.14	\$5.14	12/27/2013	\$4.98	\$4.90
11/14/2013	\$5.16	\$5.15	12/30/2013	\$5.55	\$4.92
11/15/2013	\$5.27	\$5.17	12/31/2013	\$5.83	\$4.96
11/18/2013	\$5.29	\$5.19	1/2/2014	\$6.11	\$4.98
11/19/2013	\$5.22	\$5.19	1/3/2014	\$5.79	\$5.00
11/20/2013	\$5.18	\$5.19	1/6/2014	\$5.79	\$5.03
11/21/2013	\$5.03	\$5.17	1/7/2014	\$5.90	\$5.05
11/22/2013	\$4.95	\$5.15	1/8/2014	\$5.93	\$5.07
11/25/2013	\$4.79	\$5.12	1/9/2014	\$5.83	\$5.08
11/26/2013	\$4.79	\$5.09	1/10/2014	\$5.68	\$5.09
11/27/2013	\$4.93	\$5.08	1/13/2014	\$5.50	\$5.11
11/29/2013	\$5.07	\$5.08	1/14/2014	\$5.76	\$5.13
12/2/2013	\$5.15	\$5.08	1/15/2014	\$6.04	\$5.17
12/3/2013	\$5.00	\$5.08	1/16/2014	\$6.72	\$5.20
12/4/2013	\$5.00	\$5.07	1/17/2014	\$6.61	\$5.22
12/5/2013	\$4.82	\$5.06	1/21/2014	\$6.43	\$5.24
12/6/2013	\$4.69	\$5.04	1/22/2014	\$6.08	\$5.26
12/9/2013	\$4.58	\$5.02	1/23/2014	\$6.03	\$5.27
12/10/2013	\$4.55	\$4.99	1/24/2014	\$5.73	\$5.27
12/11/2013	\$4.29	\$4.96	1/27/2014	\$5.55	\$5.28
12/12/2013	\$4.29	\$4.93	1/28/2014	\$5.66	\$5.29
12/13/2013	\$4.31	\$4.91	1/29/2014	\$5.64	\$5.29
12/16/2013	\$4.46	\$4.89	1/30/2014	\$5.67	\$5.30
12/17/2013	\$4.68	\$4.88	1/31/2014	\$5.57	\$5.29
12/18/2013	\$4.72	\$4.88	2/3/2014	\$5.07	\$5.29
12/19/2013	\$4.83	\$4.87	2/4/2014	\$5.11	\$5.29
12/20/2013	\$4.91	\$4.88	2/5/2014	\$4.99	\$5.28
12/23/2013	\$4.83	\$4.87	2/6/2014	\$5.12	\$5.19

### 8. How can I get a payment?

To qualify for a payment, you must send in a form entitled “Proof of Claim and Release.” This form is attached to this Notice. You may also obtain this form on the Internet at [www.strategicclaims.net](http://www.strategicclaims.net). Read the instructions carefully, fill out the form, sign it in the location indicated, and mail the form together with all documentation requested in the form, postmarked no later than \_\_\_\_\_, 2016, to:

NetSol Technologies, Inc. Litigation  
c/o Strategic Claims Services  
P.O. Box 230  
600 N. Jackson Street, Suite 3  
Media, PA 19063

The Claims Administrator will process your claim and determine whether you are an “Authorized Claimant.”

**9. What am I giving up to get a payment or stay in the Class?**

Unless you exclude yourself, you will remain in the Class. That means that if the Settlement is approved, you and all Class Members will release (agreeing never to sue, continue to sue, or be part of any other lawsuit) the Released Claims against the “Released Parties” defined as Defendants and each of their past, present and future, direct or indirect, parent entities, associates, affiliates, and subsidiaries, each and all of their respective past and present directors, officers, partners, alleged partners, stockholders, predecessors, successors and employees, and in their capacity as such, each and all of their underwriters, attorneys, advisors, consultants, trustees, insurers, co-insurers, reinsurers, principals, agents, advisors, accountants, auditors, joint ventures, representatives, and assigns, and Individual Defendant’s spouse(s), family members, and any entity or trust in which Individual Defendant and/or any member of Individual Defendant’s family has, had or have a controlling interest (directly or indirectly).

“Released Claims” or “Release of Claims” means any and all Claims, including Unknown Claims, that have been, could have been, or in the future can or might be asserted in any federal, state or foreign court, tribunal, forum or proceeding by on or behalf of any of the Releasing Parties against any one or more of the Released Parties, regardless of upon what legal theory based, whether legal or equitable, and regardless of whether any such Released Parties were named, served with process, or appeared in the Action, which directly or indirectly arise out of or relate to (i) the subject matter of the Action or any of the claims remaining and not dismissed in the Action, (ii) the purchase, acquisition, sale and/or holding of NetSol common stock by any of the Releasing Parties during the Class Period, and (iii) any claims in connection with, based upon, arising out of, or relating to the Settlement (but excluding any claims to enforce the terms of the Settlement).

If you sign the claim form, you are agreeing to a Release of Claims which will bar you from ever filing a lawsuit against any Released Party. That means you will accept a share in the Net Settlement Fund as sole compensation for any losses you have suffered in the acquisition and sale of NetSol Stock and securities during the Class Period.

Further detail and information about what you are agreeing to and giving up is detailed in the Stipulation of Settlement which is available at [www.strategicclaims.net](http://www.strategicclaims.net)

**10. How do I get out of the Settlement?**

If you do not want to receive a payment from this Settlement, and you want to keep any right you may have to sue or continue to sue Defendants on your own based on the legal claims raised in this Class Action, then you must take steps to get out of the Settlement. This is called excluding yourself from – or “opting out” of – the Settlement. To exclude yourself from the Settlement, you must mail a letter stating you want to be excluded as a

Class Member from In Re NetSol Securities Litigation, Case No. 14-cv-5787 (PJWx). Be sure to include your name, address, telephone number and your signature, along with an accurate list of all of your purchases and sales of NetSol Stock including the date, number of shares, and price of the shares purchased and sold, and supporting account documentation. You must mail your exclusion request so that it is received no later than \_\_\_\_\_, 2016 to:

NetSol Technologies, Inc. Litigation  
c/o Strategic Claims Services  
P.O. Box 230  
600 N. Jackson Street, Suite 3  
Media, PA 19063

You cannot exclude yourself by telephone or by e-mail. If you ask to be excluded, you will not receive a settlement payment, and you cannot object to the Settlement. If you ask to be excluded in conformity with this Notice, you will not be legally bound by anything that happens in this Class Action.

**11. If I do not exclude myself, can I sue Defendants for the same thing later?**

No. Unless you exclude yourself, you give up any right to sue Defendants for the claims that this Settlement resolves. If you have a pending lawsuit, speak to your lawyer in that case immediately, since you may have to exclude yourself from this Class to continue your own lawsuit.

**12. Do I have a lawyer in this case?**

The Court has appointed Gainey McKenna & Egleston as Lead Counsel and Stull Stull & Brody as Liaison Counsel to represent the Class Members for the purposes of this settlement (“Class Counsel”). You have the option to retain your own separate counsel at your own cost and expense. You need not retain your own separate counsel to opt-out, object, submit a Proof of Claim, or appear at the Settlement Hearing.

**13. How will the lawyers be paid?**

Class Counsel have expended considerable time litigating this action on a contingent fee basis, and have paid for the expenses of the litigation themselves and have not been paid any attorneys’ fees in advance of this Settlement. Class Counsel have done so with the expectation that if they are successful in recovering money for the Class, they will receive attorneys’ fees and be reimbursed for their litigation expenses from the Settlement Fund, as is customary in this type of litigation. Class Counsel will not receive attorneys’ fees or be reimbursed for their litigation expenses except from the Settlement Fund. Therefore, Class Counsel will file a motion asking the Court at the Settlement Hearing to make an award of attorneys’ fees in an amount not to exceed \$212,500, for reimbursement of reasonable litigation expenses not to exceed \$75,000, and a case contribution award to Plaintiff in an amount collectively not to exceed \$1,000. The Court

may award less than these amounts. Any amounts awarded by the Court will come out of the Settlement Fund.

**14. How do I tell the Court that I do not like the Settlement?**

You can tell the Court you do not agree with the Settlement, any part of the Settlement, or Class Counsel's motion for attorneys' fees, and that you think the Court should not approve the Settlement, by mailing a letter stating that you object to the Settlement in the matter of In Re NetSol Securities Litigation, Case No. 14-cv-5787 (PjWx). Be sure to include your name, address, telephone number, your signature, a list of your purchases and sales of NetSol Stock in order to show your membership in the Class, and all of the reasons you object to the Settlement. Be sure to mail the objections to the three different places listed below, received no later than \_\_\_\_\_, 2016, so the Court will consider your views:

Clerk of the Court  
United States District Court  
Central District of California  
312 North Spring Street, Room G-8  
Los Angeles, CA 90012

Thomas J. McKenna  
GAINNEY McKENNA & EGLESTON  
440 Park Avenue South, 5<sup>th</sup> Floor  
New York, New York 10016  
Tel: (212) 983-1300  
Fax: (212) 983 -0383  
*Class Counsel*

Sean T. Prosser  
PERKINS COIE LLP  
11988 El Camino Real, Suite 350  
San Diego, CA 92130  
Telephone: 858.720.5700  
Facsimile: 858.720.5799  
*Counsel for Defendants*

Attendance at the Settlement Hearing is not necessary but persons wishing to be heard orally in opposition to the Settlement, the Plan of Allocation, and/or the application for attorneys' fees and expenses or case contribution award are required to indicate in their written objection (or in a separate writing that is submitted in accordance with the deadline and after instruction pertinent to the submission of a written objection) that they intend to appear at the Settlement Hearing and identify any witnesses they may call to testify or exhibits they intend to introduce into evidence at the Settlement Hearing.

**15. What is the difference between objecting and requesting exclusion?**

Objecting is simply telling the Court you do not like something about the Settlement. You can object only if you stay in the Class. Requesting exclusion is telling the Court you do not want to be part of the Class and Settlement. If you exclude yourself, you cannot object to the Settlement because it no longer concerns you. If you stay in the Class and object, but your objection is overruled, you will not be allowed a second opportunity to exclude yourself and you will be bound by any order issued by the Court.

**16. When and where will the Court decide whether to approve the Settlement?**

The Court will hold a Settlement Hearing on \_\_\_\_\_, 2016, at \_\_:\_\_ .m., at the United States District Court, Central District of California, 312 North Spring Street, Los Angeles, CA 90012-4701.

At this hearing, the Court will consider whether the Settlement is fair, reasonable, and adequate and whether to approve the Settlement. If there are objections, the Court will consider them, and the Court will listen to people who have asked to speak at the hearing. The Court may also decide how much to pay Class Counsel for attorneys' fees and expenses.

**17. Do I have to come to the hearing?**

No. Class Counsel will answer any questions the Court may have. However, you are welcome to attend at your own expense. If you send an objection, you do not have to come to Court to talk about it. As long as you mail your written objection on time, the Court will consider it.

**18. What happens if I do nothing at all?**

If you do nothing, you will not receive a payment from the Settlement. However, unless you exclude yourself, you will not be able to start a lawsuit, continue with a lawsuit, or be part of any other lawsuit against Defendants about the claims made in this case ever again.