NOTICE OF PROPOSED CLASS ACTION SETTLEMENT

This Notice concerns a proposed class action settlement ("Settlement") in three consolidated lawsuits in the United States District Court for the Western District of Pennsylvania, entitled *Austin, et al. v. Invention Submission Corporation, et al.*, No. 2:19-cv-01396; *Calhoun, et al. v. Invention Submission Corporation, et al.*, No. 2:18-cv-01022; and *Miclaus, et al. v. Invention Submission Corporation, et al.*, No. 2:20-cv-00681 (the "Litigation"). If you purchased services from Invention Submission Corporation d/b/a InventHelp or Western Invention Submission Corporation d/b/a Western InventHelp during the time period from January 1, 2014 to June 30, 2021, you are eligible for benefits under the Settlement.

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

If You Purchased Services from InventHelp or Western InventHelp During the Time Period from January 1, 2014 to June 30, 2021, Your Rights May Be Affected by a Class Action Settlement

What is this Litigation about? The Plaintiffs in the Litigation purchased invention services from InventHelp or Western InventHelp, and allege violations of the American Inventors Protection Act, 35 U.S.C. 297(b), and breach of contract against InventHelp, Western InventHelp, and affiliated entities.[1] Plaintiffs contend the InventHelp Defendants failed to perform invention services as promised and misrepresented those services, and that the Frost Defendants failed to perform patent-related services as promised. Defendants[2] dispute the allegations in the Litigation and deny that they are or may be liable for any of the claims asserted. ***The Court has not made any judgment or other determination of Defendants' liability in the Litigation*.**

Why did I get this Notice? You received this Notice because a Class Action Settlement Agreement was reached in the Litigation and the InventHelp Defendants' records show that you are a potential member of the Settlement Class described below. Under the Settlement, if you submit a valid and timely claim confirming your eligibility, with very limited exceptions (set forth below), you may receive a payment and/or other benefits (explained below). You may also receive certain credit repair assistance.

What do I need to do? You can make a claim online at the Settlement Website, www.IHSettlement.com, you can submit your claim by email to info@IHSettlement.com, or U.S. Mail or hard copy delivery to InventHelp Settlement, c/o Settlement Administrator, 1650 Arch

[1] "InventHelp Defendants" means InventHelp and Western InventHelp, along with Technosystems Service Corporation, Technosystems Consolidated Corporation, Universal Payment Corporation, Intromark Incorporated, and Robert Susa. "Frost Defendants" means Thomas Frost, P.A. and Thomas Frost.

[2] "Defendants" includes the InventHelp Defendants and the Frost Defendants.

Street, Suite 2210, Philadelphia, PA 19103. **The deadline to submit a claim under the Settlement is January 6, 2023.**

PLEASE READ THIS NOTICE CAREFULLY. YOUR LEGAL RIGHTS WILL BE AFFECTED, AND YOU HAVE A CHOICE TO MAKE NOW.

SUMMARY OF YOUR LEGAL RIGHTS AND OPTIONS		DEADLINE
SUBMIT A CLAIM	With very limited exceptions (set forth below), submitting a claim is the only way to receive benefits under the Settlement.	01/06/23
EXCLUDE YOURSELF, I.E. OPT OUT	If you exclude yourself, you will get no payment or benefits from the Settlement. This option allows you to keep your right to independently sue the Defendants for claims related to this case. If you opt out, you will not be bound by the terms of the Settlement, but you will also not be entitled to submit a claim for benefits from the Settlement. You must follow the procedure described below for opting out of the Settlement.	01/06/23
OBJECT TO THE SETTLEMENT	You can write to the Court about why you object to the Settlement and think it should not be approved. You must follow the procedure described below for objecting to the Settlement.	01/06/23
FINAL APPROVAL HEARING	The Court will hold a Final Approval Hearing on February 1, 2023, at which time it will decide whether to grant final approval of the Settlement. You (or your attorney) may, but are not required to, speak at the Final Approval Hearing, only if you have submitted a timely written Objection. If you (or your attorney) intend to speak at the Final Approval Hearing, you must include your intention to do so in the written Objection.	02/01/23
DO NOTHING	If you do nothing, and with very limited exceptions (set forth below), you will get no payment or benefits from the Settlement and give up your rights.	No Deadline

- These rights and options—**and the deadlines to exercise them**—are explained below.

- Please note that payments and other benefits will be made only if the Court grants final approval and the Settlement becomes effective. The date and time of the Final Approval Hearing is subject to modification by the Court, so check www.IHSettlement.com for updates.

PLEASE DO NOT CALL THE COURT FOR INFORMATION ABOUT THE SETTLEMENT

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BASIC INFORMATION

1. Why did I get this Notice of Proposed Class Action Settlement?

You received this Notice because you may be a "Settlement Class Member," meaning that you are a U.S. resident who purchased services from InventHelp or Western InventHelp during the time period from January 1, 2014 to June 30, 2021. The Court overseeing this case authorized this Notice because Settlement Class Members have the right to know about a class action settlement affecting their rights.

2. What is a class action?

In a class action, one or more people, called plaintiffs, file a lawsuit on behalf of themselves and other people who may have similar claims. This group of people is called the "class" and the people in the class are the "class members." A court can decide to certify a class of people for the purpose of settling the claims of all those similarly situated in the lawsuit. The court resolves the issues for all class members, except for people who exclude themselves from the class.

3. Why is there a Settlement?

The Court did not decide in favor of Plaintiffs or Defendants in this Litigation. The Parties took discovery, engaged in motion practice, and participated in multiple mediation sessions overseen

by experienced mediators, and held numerous settlement conferences. The Settlement avoids the costs and risks of continued litigation and a trial and provides compensation for Settlement Class Members without the delay and uncertainty of trial. The Plaintiffs and their attorneys believe the Settlement is in the best interests of the Settlement Class Members.

WHO IS IN THE SETTLEMENT

4. Who is in the Settlement?

Everyone who fits the following description is a Settlement Class Member:

> All United States residents who purchased services from any of the InventHelp Defendants from January 1, 2014 to June 30, 2021. The Settlement Class excludes: (a) employees/officers/agents of the InventHelp Defendants or (b) any judicial officer assigned to the Litigation.

5. What should I do if I am still not sure whether I am included?

If you are not sure whether you are included in the Settlement Class, you can ask for free help by emailing the Settlement Administrator at info@IHSettlement.com or calling the Settlement Administrator at 1-833-691-6611 for more information.

THE SETTLEMENT BENEFITS

6. What benefits does the Settlement provide?

The Defendants have agreed to provide certain cash payments and other benefits to Settlement Class Members summarized as follows:

> (i) $3 million to be paid into a Gross Settlement Fund;
>
> (ii) $20 cash in addition to and outside the Gross Settlement Fund for each of the fully paid BIP Agreement Customers that submit a Claim Form deemed timely and valid by the Settlement Administrator;
>
> (iii) a $20 credit in addition to and outside the Gross Settlement Fund against the outstanding balance (or credit entirely cancelling your debt if the existing debt is $20 or less) for each of the not fully paid BIP Agreement Customers that submit a Claim Form deemed timely and valid by the Settlement Administrator;
>
> (iv) an $800 credit in addition to and outside the Gross Settlement Fund against any outstanding balance owed to the InventHelp Defendants (or a credit entirely canceling your debt if the existing debt is $800 or less) or $3,000 in services (as described below) for each

of the SUB Agreement Customers Not Fully Paid and Open that submit a Claim Form deemed timely and valid by the Settlement Administrator;

(v) a $1,500 credit in addition to and outside the Gross Settlement Fund against any outstanding balance owed to the InventHelp Defendants (or a credit entirely canceling your debt if the existing debt is $1,500 or less) for each of the SUB Agreement Customers Not Fully Paid and Charged Off or Canceled;

(vi) a *pro rata* payment of up to $250 from the Net Settlement Fund plus $3,000 in services (as described below) for each of the SUB Agreement Customers who are Fully Paid that submit a Claim Form deemed timely and valid by the Settlement Administrator; and

(vii) Credit repair & negative tradeline deletion request services as set forth in the Settlement Agreement.

More specifically:

If you are a BIP Agreement Customer who is fully paid with respect to your Basic Information Package Agreement, you are entitled to submit a Claim Form and receive a cash payment of $20. If you are a BIP Agreement Customer who is not fully paid, you are entitled to submit a Claim Form and receive a $20 credit against any outstanding balance (or a credit entirely canceling your debt if your existing debt is $20 or less).

If you are a SUB Agreement Customer who has not fully paid with respect to your Submission Agreement and the amount you owe has not been charged off or cancelled ("Not Fully Paid and Open") as of November 19, 2021, you are entitled to submit a Claim Form *electing one of the following two (2) options*: (1) an $800 credit (or a credit entirely canceling your debt if the existing debt is $800 or less) to be applied against your outstanding balance; OR (2) certain invention services valued at not less than $3,000 consisting of:

a) Inclusion of your idea or invention by InventHelp in the Virtual Invention Browsing Experience ("VIBE") at either the 2023 or 2024 national licensing show (in addition to any VIBE already purchased by you). To the extent either show is cancelled for reasons beyond InventHelp's control (*e.g.*, on account of the COVID-19 pandemic), InventHelp may provide the service for you at the 2025 national licensing show; and

b) Inclusion of your idea or invention by InventHelp (in addition to the service already provided for in paragraph K of your existing Submission Agreement) in a curated catalog of inventions (that may be provided either before or after any catalog to which you are already contractually entitled to) that is grouped by product area, and that will be published and appropriately distributed by InventHelp to approximately fifty (50) Data Bank companies within a period of one (1) year after the Settlement becomes final.

If you are a SUB Agreement Customer who has not fully paid with respect to your Submission Agreement and the amount you owe has been charged off or cancelled ("Not Fully Paid and Closed") as of November 19, 2021, you will automatically receive a credit of

$1,500 per person (or a credit entirely canceling your debt if the existing debt is $1,500 or less), to be applied against your outstanding balance without having to submit a Claim Form.

If you are a SUB Agreement Customer who has fully paid as of November 19, 2021 you are entitled to submit a Claim Form and receive a cash payment up to $250 as well as the following invention services, valued at not less than $3,000:

a) Inclusion of your idea or invention by InventHelp in the Virtual Invention Browsing Experience ("VIBE") at either the 2023 or 2024 national licensing show (in addition to any VIBE already purchased by you). To the extent either show is cancelled for reasons beyond InventHelp's control (*e.g.*, on account of the COVID-19 pandemic), InventHelp may provide the service for you at the 2025 national licensing show; and

b) Inclusion of your idea or invention by InventHelp (in addition to the service already provided for in paragraph K of your existing Submission Agreement) in a curated catalog of inventions (that may be provided either before or after any catalog to which you are already contractually entitled to) that is grouped by product area, and that will be published and appropriately distributed by InventHelp to approximately fifty (50) Data Bank companies within a period of one (1) year after the Settlement becomes final.

With the limited exception of SUB Agreement Customers who are Not Fully Paid and Closed, **in order to receive these benefits, you must submit a Claim Form on or before January 6, 2023.**

To submit a Claim, you must use the Claim Form provided with this Notice. You can also get a Claim Form by emailing the Settlement Administrator at info@IHSettlement.com. For more information about the claim process or to view the Claim Form and Settlement Agreement, please visit www.IHSettlement.com.

In addition to the foregoing, the InventHelp Defendants have also agreed to take the following actions with respect to credit repair, negative tradeline deletion requests, and adjustments of reported balance:

a) Within thirty (30) days of the Settlement becoming final and as to those Class Members whose balances are fully eliminated as a result of the Settlement, the relevant InventHelp Defendant(s) shall contact all consumer reporting agencies ("CRAs") to which it (or anyone acting on its behalf) previously has reported information regarding outstanding payments owed by such Settlement Class Member to any of the InventHelp Defendants, and request permanent removal of any negative tradelines previously reported to CRAs in the name of any of the InventHelp Defendants regarding such outstanding payments. A tradeline shall be considered "negative" if it indicates that any payment was missed.

b) Within ninety (90) days of the Settlement becoming final and as to those Class Members whose balances are reduced, but not fully eliminated, as a result of the

Settlement, the relevant InventHelp Defendant(s) shall contact the CRAs and report the modified balance.

c) If at any time following ninety (90) days after the Settlement becomes final for any Settlement Class Member whose balance has been fully eliminated, or following one hundred twenty (120) days from the Settlement becoming final for any Settlement Class Member whose balance has been modified, any such Settlement Class Member determines that any of the CRAs have not complied with the request of the InventHelp Defendants as set forth in this paragraph, then the Settlement Class Member may provide written notice to the InventHelp Defendants, together with copies of any credit reports for which he or she contends the credit reporting has not been properly updated, via email or U.S. Mail at the following addresses:

Attn: Deb Lohr
903 Liberty Ave., 3d Floor,
Pittsburgh, PA 15222
dlohr@ufc-online.com

In that event, the relevant InventHelp Defendant will, within thirty (30) days, make a second request that the CRAs update the reporting as set forth in this paragraph.

The InventHelp Defendants will also implement the following six (6) "Enhanced Processes":

1. Employ a customer care team to address complaints by Settlement Class Members on a timely basis, and retain a searchable electronic record of any and all such complaints and the InventHelp Defendants' responses;

2. Prepare and implement a written policy for the InventHelp Defendants stating that they will utilize commercially reasonable best efforts to maintain and use with maximum possible accuracy the InventHelp Defendants' Data Bank, such that: (a) the Data Bank is up to date and that names, addresses, and contact information are correct and active; (b) any currently registered Data Bank company is an ongoing and active business that desires to receive the submissions; (c) the registered Data Bank companies selected to match a SUB Customer's invention are companies interested in reviewing inventions and ideas that are relevant to that of the SUB Customer; and (d) the InventHelp Defendants have not submitted the same invention more than once to the same Data Bank company, provided that the InventHelp Defendants can submit an idea to multiple contacts at the same company;

3. Implement a customer outreach program to follow up on customers' satisfaction level regarding InventHelp Defendants' services using commercially reasonable methods for testing and analyzing customer satisfaction;

4. Modify the content of its advertising, including television, radio, print, and online advertising, to remove from their advertising the names of companies, if any, that have not registered in its Data Bank to receive client inventions;

5. Prepare and implement a written policy prohibiting the use of issuing temporary license agreements for the purpose of inflating the figures required by the American Inventors Protection Act, 35 U.S.C. § 297 (a)(3) and (4); and

6. Prepare and implement a written policy for the InventHelp Defendants stating that they will issue written disclosures to customers prior to a customer entering into a Submission Agreement identifying the estimated timetable for the InventHelp Defendants (or any of them) to complete each of the services they will provide under the Agreement.

7. What claims am I releasing if I stay in the Settlement Class?

The "Release of Claims" section of the Settlement Agreement describes the legal claims that you release if you remain in the Settlement Class (*i.e.*, do not opt out), as follows:

> In consideration of the Settlement Payment and Settlement Relief specified in the Agreement, and for other good and valuable consideration, the Class Representatives,[3] for themselves and all Settlement Class Members who do not timely exclude themselves from the Settlement, as well as all of their respective heirs, executors, personal representatives, successors, and assigns (together "the Releasing Parties"), release, remise, resolve, waive, acquit, and forever discharge Defendants, their predecessors, successors, assigns, parents, subsidiaries, affiliates, related entities, and all of their past and present agents, directors, officers, employees, shareholders, insurers, representatives, and attorneys (together "the Released Parties") of and from any and all of the Released Claims (as defined below).
>
> The term "Released Claims" means 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, as of the date of the Final Approval Order and Judgment, that any of the Releasing Parties have, had, and/or may have against any of the Released Parties, including but not limited to: (a) the matters alleged and claims asserted in the Litigation and/or claims that could have been alleged therein based on the facts alleged in the complaints filed in the Litigation; (b) InventHelp Defendants' provision of services to any of the Settlement Class Members, including but not limited to the preparation, distribution, or presentation of disclosures applicable to certain of the InventHelp Defendants, advertising and sale of invention services by certain of the InventHelp Defendants, actions, practices or efforts by certain of the InventHelp

[3] Plaintiffs may also be referred to as the "Class Representatives."

Defendants in connection with the administration of any customer debt; and/or (c) the Frost Defendants' provision of services to any of the Settlement Class Members (collectively, the "Released Claims"). The Parties shall request that this Release be included in the Final Approval Order and Judgment entered in these cases.

The Class Representatives for themselves and the Settlement Class Members agree and covenant not to sue any of the Released Parties with respect to any of the Released Claims, or otherwise to assist others in doing so, and agree to be forever barred from doing so, in any court of law or equity, or any other forum, except for claims related to enforcement of the Agreement or disputes relative to the terms of the Agreement.

Without limiting the foregoing, the Released Claims specifically extend to claims that the Releasing Parties do not know or suspect to exist in their favor at the time that the releases contained herein become effective. This Section includes a waiver, without limitation as to any other applicable law, of Section 1542 of the California Civil Code, which provides:

> A GENERAL RELEASE DOES NOT EXTEND TO CLAIMS WHICH THE CREDITOR OR RELEASING PARTY DOES NOT KNOW OR SUSPECT TO EXIST IN HIS OR HER FAVOR AT THE TIME OF EXECUTING THE RELEASE, AND THAT IF KNOWN BY HIM OR HER, WOULD HAVE MATERIALLY AFFECTED HIS OR HER SETTLEMENT WITH THE DEBTOR OR RELEASED PARTY.

The Class Representatives for themselves and the Settlement Class Members understand and acknowledge the significance of these waivers of California Civil Code Section 1542 and similar federal and state statutes, case law, rules, or regulations relating to limitations on releases. In connection with such waivers and relinquishment, the Class Representatives and the Settlement Class Members acknowledge that they are aware that they may hereafter discover facts in addition to, or different from, those facts that they now know or believe to be true with respect to the subject matter of the Settlement, but that it is their intention to release fully, finally, and forever all Released Claims with respect to the Released Parties and, in furtherance of such intention, the releases of the Released Claims will be and remain in effect notwithstanding the discovery or existence of any such additional or different facts.

HOW TO GET A PAYMENT—MAKING A CLAIM

8. How do I submit a Claim?

With the limited exception of SUB Agreement Customers who are Not Fully Paid and Closed (addressed above at Question 6), in order to be eligible to receive the benefits related to this

Settlement, you must complete and submit a valid and timely Claim Form. There are three (3) ways to do so. Your Claim may be submitted:

(a) online at www.IHSettlement.com by following the instructions on how to submit a Claim;

(b) by email to the Settlement Administrator using the email address info@IHSettlement.com; or

(c) by U.S. Mail or hard copy delivery to the Settlement Administrator using the address: InventHelp Settlement, c/o Settlement Administrator, 1650 Arch Street, Suite 2210, Philadelphia, PA 19103.

You can contact the Settlement Administrator to request a Claim Form by telephone 1-833-691-6611, email info@IHSettlement.com, or U.S. Mail or hard copy delivery at InventHelp Settlement, c/o Settlement Administrator, 1650 Arch Street, Suite 2210, Philadelphia, PA 19103.

You should complete and submit your Claim as soon as possible if you believe you are entitled to relief under the Settlement.

9. What is the deadline for submitting a claim?

Claim Forms must be postmarked (if sent by any form of U.S. Mail or hard copy delivery) or submitted electronically no later than January 6, 2023.

10. When will I get my relief?

The Court will hold a Final Approval Hearing on February 1, 2023, to decide whether to approve the Settlement. Updates about when payments will be made will be posted at www.IHSettlement.com.

THE LAWYERS REPRESENTING YOU

11. Do I have a lawyer in the case?

The Court appointed Shanon J. Carson and Peter Kahana of Berger Montague PC as Lead Class Counsel to represent you and the Settlement Class. You will not be charged for their services.

Shanon J. Carson
Peter Kahana
John "Quinn" Kerrigan
BERGER MONTAGUE PC
1818 Market Street, Suite 3600
Philadelphia, PA 19103

Telephone: (215) 875-3000
Email: jkerrigan@bm.net

12. Should I get my own lawyer?

You do not need to hire your own lawyer. If you want your own lawyer you may hire one at your own cost.

13. How will the lawyers be paid?

Class Counsel, who have not been paid for their services in this litigation since it began, will ask the Court to give final approval to the Settlement at the Final Approval Hearing, and will also ask the Court to approve attorneys' fees of up to $1.5 million, plus up to $150,000 as reimbursement for litigation costs they advanced in the Litigation, to compensate Class Counsel for investigating the facts, prosecuting the Litigation, and negotiating and administering the Settlement. The fees and expenses paid to Class Counsel will not reduce the benefits available under the Settlement.

Class Counsel will also ask the Court to approve service award payments of $3,000 to each of the Plaintiffs (with a single service award for Plaintiffs who are married). If approved, these service awards will not reduce the benefits available under the Settlement.

EXCLUDING YOURSELF FROM THE SETTLEMENT

14. How do I opt out of the Settlement?

If you do not want to receive any benefits from the Settlement, and wish to keep your right, if any, to independently sue Defendants on your own about the legal issues in this case, then you must exclude yourself from the Settlement Class. This is called "opting out" of the Settlement Class. The deadline for opting out is January 6, 2023. To opt out, you must send a letter to the Settlement Administrator that includes the following to InventHelp Settlement, Attn: Exclusions, P.O. Box 58220, Philadelphia, PA 19102:

- Your full name, address, telephone number, and email address;
- A statement that "I wish to exclude myself from the Settlement Class in the InventHelp/Frost Class Action Settlement and understand that, by submitting this request, I will not be entitled to any payment or other relief under the Settlement"); and
- Your signature.

If you opt out you will not have any rights as a Settlement Class Member under the Settlement; you will not receive any payment or other benefits under the Settlement; you will not be bound by any further orders or judgments in the Litigation; and you will keep the right to sue on your claims at your own expense.

COMMENTING ON OR OBJECTING TO THE SETTLEMENT

15. How do I tell the Court if I object to the Settlement?

If you are a Settlement Class Member and do not opt out of the Settlement, you have the right to object to the Settlement by submitting a written Objection. You cannot ask the Court to order a larger or different settlement; the Court can only approve or deny the Settlement that is before the Court. If the Court denies final approval of the Settlement, there will be no payments or other benefits issued to Settlement Class Members and the case will continue.

If you want to object to the Settlement, you must do so in writing. You may also appear at the Final Approval Hearing, either in person or through your own attorney, at your own expense.

To object, you must send a detailed written Objection to the Settlement Administrator. All Objections must clearly state the following:

- Your printed name, address, telephone number, and email address;
- The case name and number (***Austin, et al. v. Invention Submission Corporation, et al.*, No. 2:19-cv-01396; *Calhoun, et al. v. Invention Submission Corporation, et al*., No. 2:18-cv-01022; and *Miclaus, et al. v. Invention Submission Corporation, et al.*, No. 2:20-cv-00681**)
- Evidence showing that you are a Settlement Class Member;
- The basis for your Objection;
- Any other supporting papers, materials, or briefs that you wish the Court to consider when reviewing the Objection;
- Your actual written signature; and
- A statement of whether you and/or your counsel intend to appear at the Final Approval Hearing.

To be valid, you must mail your Objection by U.S. Mail or hard copy delivery and it must be postmarked no later than January 6, 2023 to InventHelp Settlement, Attn: Objections, P.O. Box 58220, Philadelphia, PA 19102.

IF YOU DO NOT TIMELY AND PROPERLY OBJECT, YOU WILL BE DEEMED TO HAVE WAIVED ALL OBJECTIONS TO THE SETTLEMENT.

16. What is the difference between objecting and excluding?

Objecting is telling the Court that you do not like something about the Settlement. You can only object to the Settlement if you do not exclude yourself from the Settlement. Excluding yourself from the Settlement is opting out and telling the Court that you do not want to be part of the Settlement. If you opt out of the Settlement, you cannot object to it because it no longer affects you. You cannot both opt out and object to the Settlement. Any statement or submission purporting or appearing to be both an objection and opt-out shall be treated as a request for exclusion.

THE COURT'S FINAL APPROVAL HEARING

17. When is the Court's Final Approval Hearing?

The Court will hold a Final Approval Hearing at 9:30 A.M. on February 1, 2023, in Courtroom 9A of the Joseph F. Weis, Jr. U.S. Courthouse, 700 Grant St #3250, Pittsburgh, PA 15219. At the Final Approval Hearing, the Court will consider whether the Settlement is fair, reasonable, and adequate. If there are Objections, the Court will consider them. The Court will also consider Class Counsel's motion for approval of attorneys' fees, expenses, and service awards.

The Court may reschedule the Final Approval Hearing or change any of the deadlines described in this Notice. Be sure to check the Settlement Website, www.IHSettlement.com, for any changes. You can also access the case docket via the Court's Public Access to Court Electronic Records (PACER) system at https://ecf.pawd.uscourts.gov.

18. Do I have to come to the Final Approval Hearing?

No. Lead Class Counsel will answer any questions the Court may have. You may attend at your own expense if you wish.

If you file an Objection, you do not have to come to the Final Approval Hearing to talk about it, but you may choose to speak or have your attorney speak concerning your Objection (at your own expense). If you want to do that, you must state that in your Objection.

IF I DO NOTHING

19. What happens if I do nothing at all?

If you do nothing, you will lose your rights to independently sue Defendants on your own about the legal issues in this case, and you will receive no money or other benefits from this Settlement. The limited exception to receiving no money or benefits is with respect to SUB Agreement Customers who are Not Fully Paid and Closed who, as part of the Settlement, will automatically receive a credit of $1,500 to be applied against their outstanding balance (or a credit entirely canceling their debt if the existing debt is $1,500 or less), without having to submit a Claim Form.

GETTING MORE INFORMATION

20. Are more details about the Settlement available?

Yes. This Notice summarizes the proposed Settlement—more details are set forth in the Settlement Agreement available at www.IHSettlement.com. The Settlement Website contains all relevant information about the Settlement as well as all relevant documents. You can also call toll-free 1-

833-691-6611 or write to the Settlement Administrator at InventHelp Settlement, c/o Settlement Administrator, 1650 Arch Street, Suite 2210, Philadelphia, PA 19103. You can also request assistance from Lead Class Counsel using the contact information set forth above.

PLEASE DO NOT TELEPHONE THE COURT OR THE COURT CLERK'S OFFICE TO INQUIRE ABOUT THIS SETTLEMENT OR THE CLAIM PROCESS.