UNITED STATES DISTRICT COURT SOUTHERN DISTRICT OF NEW YORK

CITY OF ST. CLAIR SHORES POLICE AND :	Civil Action No. 1:21-cv-03385-NRB
FIRE RETIREMENT SYSTEM, Individually : and on Behalf of All Others Similarly Situated, :	CLASS ACTION
Plaintiff, vs. CREDIT SUISSE GROUP AG, THOMAS GOTTSTEIN, DAVID R. MATHERS, LARA J. WARNER and BRIAN CHIN,	DECLARATION OF ROSS D. MURRAY REGARDING NOTICE DISSEMINATION, PUBLICATION, AND REQUESTS FOR EXCLUSION RECEIVED TO DATE
Defendants.	

I, ROSS D. MURRAY, declare and state as follows:

1. I am employed as a Vice President of Securities by Gilardi & Co. LLC ("Gilardi"), located at 1 McInnis Parkway, Suite 250, San Rafael, California. The following statements are based on my personal knowledge and information provided to me by other Gilardi employees and if called to testify I could and would do so competently.

2. Pursuant to this Court's December 23, 2022 Order Preliminarily Approving Settlement and Providing for Notice ("Notice Order"), Gilardi was appointed as the Claims Administrator in connection with the proposed Settlement of the above-captioned litigation (the "Litigation").¹ I oversaw the notice services that Gilardi provided in accordance with the Notice Order.

3. I submit this declaration in order to provide the Court and the parties to the Litigation with information regarding: (i) mailing of the Court-approved Notice of Pendency and Proposed Settlement of Class Action (the "Notice") and Proof of Claim and Release form (the "Proof of Claim") (collectively, the "Claim Package," attached hereto as Exhibit A); (ii) publication of the Summary Notice; (iii) establishment of the website and toll-free telephone number dedicated to this Settlement; and (iv) the number of requests for exclusion from the Class received to date by Gilardi.

DISSEMINATION OF THE CLAIM PACKAGE

4. Pursuant to the Notice Order, Gilardi is responsible for disseminating the Claim Package to potential Class Members. The Class consists of all persons who purchased or otherwise acquired Credit Suisse ADRs between October 29, 2020 and March 31, 2021, inclusive. Excluded from the Class are Defendants and members of their immediate families, the officers and directors of the Company at all relevant times and members of their immediate families, the legal representatives, heirs, successors or assigns of any of the foregoing, and any entity in which

¹ Any capitalized terms used that are not otherwise defined herein shall have the meanings ascribed to them in the Stipulation of Settlement dated September 12, 2022 (the "Stipulation") (ECF 67), which is available on the website established for the Settlement at www.CreditSuisseSecuritiesSettlement.com.

Case 1:21-cv-03385-NRB Document 82 Filed 03/31/23 Page 3 of 8

Defendants have or had a controlling interest. Also excluded from the Class are any persons and entities who are found by the Court to have timely and validly requested exclusion.

5. Gilardi received a file via email from Credit Suisse's transfer agent, which contained the names and addresses of potential Class Members. The list was reviewed to identify and eliminate duplicate entries and incomplete data, resulting in a usable mailing list of 168 unique names and addresses. Gilardi had the unique name and address data printed on to Claim Packages, posted the Claim Packages for First-Class Mail, postage prepaid, and delivered 168 Claim Packages on January 6, 2023, to the United States Post Office for mailing.

In addition, on January 6, 2023, as part of its normal mailing procedures, Gilardi 6. mailed, by First-Class Mail, Claim Packages and cover letters to 279 brokerages, custodial banks, and other institutions ("Nominee Holders") that hold securities in "street name" as nominees for the benefit of their customers who are the beneficial owners of the securities. The Nominee Holders also include a group of filers/institutions who have requested notification of every securities case. These Nominee Holders are included in a proprietary database created and maintained by Gilardi. In Gilardi's experience, the Nominee Holders included in this proprietary database represent a significant majority of the beneficial holders of securities. The cover letter accompanying the Claim Packages advised the Nominee Holders of the proposed Settlement and requested their cooperation in forwarding the Claim Packages to potential Class Members. In the more than three decades that Gilardi has been providing notice and claims administration services in securities class actions, Gilardi has found the majority of potential class members hold their securities in street name and are notified through the Nominee Holders. Gilardi also mailed Claim Packages and cover letters to the 4,441 institutions included on the U.S. Securities and Exchange Commission's ("SEC") list of active brokers and dealers at the time of mailing. A sample of the cover letter mailed to Nominee Holders and the institutions included on the SEC's list of active brokers and dealers is attached hereto as Exhibit B.

7. On January 6, 2023, Gilardi also delivered electronic copies of the Claim Package to 372 registered electronic filers who are qualified to submit electronic claims. These filers are

Case 1:21-cv-03385-NRB Document 82 Filed 03/31/23 Page 4 of 8

primarily institutions and third-party filers who typically file numerous claims on behalf of beneficial owners for whom they act as trustees or fiduciaries.

8. As part of the notice program for this Settlement, on January 6, 2023, Gilardi also delivered electronic copies of the Claim Package via email to be published by the Depository Trust Company ("DTC") on the DTC Legal Notice System ("LENS"). LENS enables the participating bank and broker nominees to review the Claim Package and contact Gilardi for copies of the Claim Package for their beneficial holders.

9. Gilardi has acted as a repository for shareholder and nominee inquiries and communications received in this Settlement. In this regard, Gilardi has forwarded the Claim Package on request to nominees who purchased or acquired Credit Suisse ADRs for the beneficial interest of other persons. Gilardi has also forwarded the Claim Package directly to beneficial owners upon receipt of the names and addresses from such beneficial owners or nominees.

10. Following the initial mailing, Gilardi received 15 responses to the outreach efforts described above, which included computer files containing a total of 6,867 names and addresses of potential Class Members. In addition, 32 institutions requested that Gilardi send them a total of 40,878 Claim Packages for forwarding directly to their clients. Gilardi also received one response that included a mailing label with the name and address of one additional potential Class Member. Gilardi has also mailed 38 Claim Packages as a result of returned mail for which new addresses were identified for re-mailing to those potential Class Members. Each of these requests has been completed in a timely manner.

11. As of March 24, 2023, Gilardi has mailed a total of 53,044 Claim Packages to potential Class Members and nominees.

PUBLICATION OF THE SUMMARY NOTICE AND BANNER ADS

12. In accordance with the Notice Order, on January 16, 2023, Gilardi caused the Summary Notice to be transmitted over *Business Wire*. On January 16, 2023, January 23, 2023 and January 30, 2023, Gilardi caused the Summary Notice to be published in *IBD Weekly*. On January 16, 2023, January 23, 2023, January 30, 2023 and February 6, 2023, Gilardi caused the

Case 1:21-cv-03385-NRB Document 82 Filed 03/31/23 Page 5 of 8

Summary Notice to be published in The Financial Times (worldwide edition). On January 27, 2023, February 2, 2023 and February 9, 2023, Gilardi caused banner ads to be published on the front page of the "World News" section of *WSJ.com*. The banner ad provided a brief description of the class action and, when clicked, directed the user to the case website at www.CreditSuisseSecuritiesSettlement.com. From February 14, 2023 through February 28, 2023, Gilardi caused banner ads to be published on the "Business" channel of Fortune.com.² Confirmations of publication for each are attached hereto as Exhibit C.

TELEPHONE HELPLINE AND WEBSITE

13. On January 6, 2023, Gilardi established and continues to maintain a case-specific, toll-free telephone helpline, 1-888-815-0390, to accommodate potential Class Member inquiries. The toll-free number is on the case website. Gilardi has been and will continue to promptly respond to all inquiries to the toll-free telephone helpline.

14. On January 6, 2023, Gilardi established and continues to maintain a website dedicated to this Settlement (www.CreditSuisseSecuritiesSettlement.com) to provide additional information to Class Members and to provide answers to frequently asked questions. The web address was set forth in the Claim Package and the Summary Notice. The website includes information regarding the Litigation and the Settlement, including the objection and claim filing deadlines, and the date and time of the Court's Settlement Hearing. Copies of the Notice, Proof of Claim, Stipulation, and Notice Order are posted on the website and are available for downloading. Class Members can also complete and submit a Proof of Claim through the website.

REQUESTS FOR EXCLUSION RECEIVED TO DATE

15. The Notice informs potential Class Members that written requests for exclusion from the Class must be mailed to *Credit Suisse Securities Settlement*, EXCLUSIONS, c/o Gilardi

² The Notice Order provides for the Summary Notice to also be published three times in Bloomberg Businessweek (worldwide). However, because Bloomberg was unable to publish the Summary Notice, with the approval of Lead Counsel, Gilardi instead published the Summary Notice on Fortune.com, due to similar audience characteristics and reach.

Case 1:21-cv-03385-NRB Document 82 Filed 03/31/23 Page 6 of 8

& Co. LLC, P.O. Box 5100, Larkspur, CA 94977-5100, such that they are postmarked no later than April 20, 2023.

16. The Notice also sets forth the information that must be included in each request for exclusion. Gilardi has monitored and will continue to monitor all mail delivered to this address. As of the date of this declaration, Gilardi has received two requests for exclusion, redacted copies of which are attached hereto as Exhibit D.

I declare under penalty of perjury that the foregoing is true and correct and that this declaration was executed this 24th day of March, 2023, at San Rafael, California.

ROSS D. MURRAY

CERTIFICATE OF SERVICE

I hereby certify under penalty of perjury that on March 31, 2023, I authorized the electronic filing of the foregoing with the Clerk of the Court using the CM/ECF system which will send notification of such filing to the email addresses on the attached Electronic Mail Notice List, and I hereby certify that I caused the mailing of the foregoing via the United States Postal Service to the non-CM/ECF participants indicated on the attached Manual Notice List.

s/ Jason C. Davis JASON C. DAVIS

ROBBINS GELLER RUDMAN & DOWD LLP Post Montgomery Center One Montgomery Street, Suite 1800 San Francisco, CA 94104 Telephone: 415/288-4545 415/288-4534 (fax) Email: jdavis@rgrdlaw.com

Case 1:21-cv-03385-NRB Docsummeent/82F NExilemi Var/a1/23 Page 8 of 8

Mailing Information for a Case 1:21-cv-03385-NRB City of St. Clair Shores Police and Fire Retirement System v. Credit Suisse Group AG et al

Electronic Mail Notice List

The following are those who are currently on the list to receive e-mail notices for this case.

- Erin Whitney Boardman eboardman@rgrdlaw.com,e_file_ny@rgrdlaw.com,e_file_sd@rgrdlaw.com,scaesar@rgrdlaw.com
- Jason Cassidy Davis jdavis@rgrdlaw.com,khuang@rgrdlaw.com,ptiffith@rgrdlaw.com,e_file_sd@rgrdlaw.com,scaesar@rgrdlaw.com,e_file_sf@rgrdlaw.com
- Richard William Gonnello rgonnello@rgrdlaw.com,e_file_ny@rgrdlaw.com,e_file_sd@rgrdlaw.com,scaesar@rgrdlaw.com
- David George Januszewski djanuszewski@cahill.com,MA@cahill.com
- Joel Laurence Kurtzberg JKurtzberg@cahill.com,MA@cahill.com
- Adam Shawn Mintz amintz@cahill.com,MA@cahill.com
- Edward Nathaniel Moss EMoss@cahill.com,edward-moss-3905@ecf.pacerpro.com
- Theodore J. Pintar tedp@rgrdlaw.com,e_file_sd@rgrdlaw.com
- Sheila Chithran Ramesh sramesh@cahill.com,MA@cahill.com
- David Avi Rosenfeld drosenfeld@rgrdlaw.com,malbert@ecf.courtdrive.com,e_file_ny@rgrdlaw.com,e_file_sd@rgrdlaw.com,drosenfeld@ecf.courtdrive.com
- Samuel Howard Rudman srudman@rgrdlaw.com,e_file_ny@rgrdlaw.com,mblasy@rgrdlaw.com,e_file_sd@rgrdlaw.com
- Steven B. Singer ssinger@saxenawhite.com,e-file@saxenawhite.com
- Herbert Scott Washer hwasher@cahill.com,MA@cahill.com

Manual Notice List

The following is the list of attorneys who are **not** on the list to receive e-mail notices for this case (who therefore require manual noticing). You may wish to use your mouse to select and copy this list into your word processing program in order to create notices or labels for these recipients.

• (No manual recipients)

EXHIBIT A

UNITED STATES DISTRICT COURT SOUTHERN DISTRICT OF NEW YORK

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CITY OF ST. CLAIR SHORES POLICE AND FIRE RETIREMENT SYSTEM, Individually and on Behalf of All Others Similarly Situated,	: : :	Civil Action No. 1:21-cv-03385-NRB CLASS ACTION
Plaintiff,	÷	
VS.	:	
CREDIT SUISSE GROUP AG, THOMAS GOTTSTEIN, DAVID R. MATHERS, LARA J. WARNER and BRIAN CHIN,	:	
Defendants.	:	
	:	
	х	

NOTICE OF PENDENCY AND PROPOSED SETTLEMENT OF CLASS ACTION

TO: ALL PERSONS WHO PURCHASED OR OTHERWISE ACQUIRED AMERICAN DEPOSITORY RECEIPTS ("ADRs") OF CREDIT SUISSE GROUP AG ("CREDIT SUISSE") DURING THE PERIOD FROM OCTOBER 29, 2020 THROUGH MARCH 31, 2021, INCLUSIVE (THE "CLASS")

PLEASE READ THIS NOTICE CAREFULLY AND IN ITS ENTIRETY. YOUR RIGHTS MAY BE AFFECTED BY PROCEEDINGS IN THIS LITIGATION WHETHER OR NOT YOU ACT. PLEASE NOTE THAT IF YOU ARE A CLASS MEMBER, YOU MAY BE ENTITLED TO SHARE IN THE PROCEEDS OF THE SETTLEMENT DESCRIBED IN THIS NOTICE. TO CLAIM YOUR SHARE OF THIS FUND, YOU MUST SUBMIT A VALID PROOF OF CLAIM AND RELEASE FORM ("PROOF OF CLAIM") **POSTMARKED OR SUBMITTED ONLINE ON OR BEFORE APRIL 6, 2023.** IF YOU HAVE QUESTIONS ABOUT THIS NOTICE, THE PROPOSED SETTLEMENT, OR YOUR ELIGIBILITY TO PARTICIPATE IN THE SETTLEMENT, PLEASE DO NOT CONTACT CREDIT SUISSE OR ITS COUNSEL. ALL QUESTIONS SHOULD BE DIRECTED TO LEAD COUNSEL (*SEE* SECTION V BELOW).

This Notice of Pendency and Proposed Settlement of Class Action ("Notice") has been sent to you pursuant to Rule 23 of the Federal Rules of Civil Procedure and an Order of the United States District Court for the Southern District of New York (the "Court"). The purpose of this Notice is to inform you of the pendency and proposed settlement of the case entitled *City of St. Clair Shores Police and Fire Retirement System v. Credit Suisse Group AG, et al.*, No. 1:21-cv-03385-NRB (the "Litigation") and of the hearing (the "Settlement Hearing") to be held by the Court to consider the fairness, reasonableness, and adequacy of the settlement as set forth in the Stipulation of Settlement between Lead Plaintiff and Defendants, dated as of September 12, 2022 (the "Stipulation"), on file with the Court.¹

This Notice is not intended to be, and should not be construed as, an expression of any opinion by the Court with respect to (i) the truth of the allegations in this Litigation or any other litigation as to any of the Defendants or their Related Parties; (ii) the merits of the claims or defenses asserted by or against Defendants or their Related Parties; or (iii) that the consideration to be given under the settlement represents the amount which could be or would have been recovered after trial. This Notice is solely to advise you of the pendency and proposed settlement of the Litigation and of your rights in connection therewith.

¹ All capitalized terms used in this Notice that are not otherwise defined herein shall have the meanings ascribed to them in the Stipulation, which is available at www.CreditSuisseSecuritiesSettlement.com.

I. STATEMENT OF LEAD PLAINTIFF'S RECOVERY

The proposed settlement will create a cash fund in the principal amount of Thirty-Two Million Five Hundred Thousand Dollars (\$32,500,000.00) (the "Settlement Amount"), plus any interest that may accrue thereon less certain deductions (the "Settlement Fund").

This is a securities class action brought against Credit Suisse and certain of its current and former senior executives alleging that Defendants made materially false and misleading statements to investors during the period from October 29, 2020 through March 31, 2021, inclusive (the "Class Period"), in violation of §§10(b) and 20(a) of the Securities Exchange Act of 1934 (the "Exchange Act") and Rule 10b-5 promulgated thereunder. Lead Plaintiff alleges that during the Class Period, Defendants made false and misleading statements regarding Credit Suisse's risk management, including its risk limits, credit exposure, and credit quality monitoring process. In particular, Lead Plaintiff alleges that while Defendants made a number of allegedly false and misleading statements about the bank's commitment to risk management, the bank nevertheless allowed certain hedge funds and other "prime" customers to make risky, multi-billion-dollar bets on credit violating Credit Suisse's risk limits, led to at least \$5.5 billion in losses from credit exposure losses incurred by one of the bank's largest hedge fund customers. Upon news of these losses, the price of Credit Suisse ADRs declined over 17% in a matter of days, according to Lead Plaintiff's allegations.

Defendants deny Lead Plaintiff's allegations. At the time of the proposed settlement, Lead Plaintiff had conducted an extensive investigation and drafted a detailed complaint consistent with that investigation. Defendants at all times denied that they had made any false statements or omissions, and continue to maintain that their statements complied with all applicable laws and regulations in the United States and elsewhere.

The Settlement Fund, subject to deduction for, among other things, costs of class notice and administration and certain taxes and tax-related expenses, and for attorneys' fees and expenses as approved by the Court and for certain expenses of Lead Plaintiff, will be available for distribution to Class Members. Your recovery from this fund will depend on a number of variables, including the number of Credit Suisse ADRs you purchased or acquired during the Class Period, the timing of your purchases and any sales, and how many other Class Members make claims. While the recovery for any Class Member is dependent on numerous factors, including the timing and price of a Class Member's transactions in Credit Suisse ADRs, if all eligible Class Members make claims, it is estimated that the average distribution per eligible Credit Suisse ADR will be approximately \$0.39, before deduction of Court-approved fees and expenses. In the event that less than 100% of eligible Class Members make claims here, the per-ADR distributions on average would be more than \$0.39 (before deduction of Court-approved fees and expenses).

II. STATEMENT OF POTENTIAL OUTCOME

In addition to disagreeing on whether or not Defendants made any false or misleading statements, Lead Plaintiff and Defendants do not agree on the average amount of damages per Credit Suisse ADR, if any, that would have been recoverable if Lead Plaintiff was to have prevailed on each claim alleged.

At trial, Lead Plaintiff would have presented expert testimony that alleged disclosures regarding the collapse of certain of its customers, which allegedly corrected the alleged false and misleading statements regarding risk management, caused the trading price of Credit Suisse ADRs to decline during the March 29-31, 2022 period.

At trial, Defendants would have taken the position, also supported by their expert testimony, that none of the declines in the trading price of Credit Suisse ADRs could be attributed to any corrective disclosure related to the alleged fraud, and that, therefore, Class Members had suffered no damages at all. Defendants would also have asserted that there was no evidence that any of the alleged false and misleading statements were actionable under applicable law, including because of their assertion that they were not false and were in fact true. Defendants would also have asserted, among other things, that they did not act with the requisite scienter.

In short, the parties disagree on the merits of this case, including whether or not: (a) false and misleading statements or omissions were made; (b) Defendants acted with the requisite scienter; and (c) damages were suffered and are recoverable. Thus, although Lead Plaintiff continues to maintain that it brought meritorious claims, Defendants deny any wrongdoing whatsoever and deny that they are liable in any respect or that Lead Plaintiff or the Class suffered any injury. Accordingly, recovery of any amount at trial was far from certain.

III. REASONS FOR SETTLEMENT

Lead Plaintiff believes that the proposed settlement is a very good recovery and is in the best interests of the Class. Although the parties disagree about the amount of damages in this case, Lead Plaintiff's damages consultant estimates, consistent with the Plan of Allocation below, that recoverable damages approach approximately \$90 million. Because of the risks associated with continuing to litigate and proceeding to trial, there was a danger that the Class would not have prevailed or, if they had, how much, if any, damages could be recoverable. The proposed settlement provides a certain benefit to Class Members and will avoid the years of delay that would likely occur in the event of a contested trial and appeals.

In light of these risks, the amount of the settlement and the immediacy of recovery to the Class, Lead Plaintiff and Lead Counsel believe that the proposed settlement is fair, reasonable, and adequate, and in the best interests of the Class. Lead Plaintiff and Lead Counsel believe that the settlement provides a substantial benefit to the Class, namely \$32,500,000.00 in cash (less the deductions described in this Notice), which is a significant percentage of estimated recoverable damages, as compared to the risk that the claims in the Litigation would produce a smaller, or no, recovery after a class certification motion, summary judgment motions, trial, and appeals, possibly years in the future.

Defendants have denied all claims asserted against them in the Litigation and deny having engaged in any wrongdoing or violation of law of any kind whatsoever. Defendants have agreed to the settlement solely to eliminate the burden, distraction, and expense of continued litigation. Accordingly, the settlement may not be construed as an admission of any wrongdoing or liability whatsoever by Defendants or their Related Parties (as defined herein).

IV. STATEMENT OF ATTORNEYS' FEES AND EXPENSES SOUGHT

Lead Counsel has not received any payment for its services in conducting this Litigation on behalf of Lead Plaintiff and the Class Members, nor has it been paid for its litigation expenses. If the settlement is approved by the Court, Lead Counsel will apply to the Court for an award of attorneys' fees and expenses. Lead Counsel has advised that its application for attorneys' fees will not exceed 27.5% of the Settlement Amount and its application for expenses will not exceed \$50,000.00, plus interest thereon, to be paid from the Settlement Fund. If the amounts requested are approved by the Court, the average cost per Credit Suisse ADR, based on a 100% claim rate, will be \$0.11. In addition, Lead Plaintiff may seek the Court's approval for up to \$5,000.00 pursuant to 15 U.S.C. §78u-4(a)(4) in connection with its representation of the Class.

V. IDENTIFICATION OF ATTORNEYS' REPRESENTATIVES

For further information regarding this settlement, you may contact a representative of Lead Counsel: Jason C. Davis, Robbins Geller Rudman & Dowd LLP, Post Montgomery Center, One Montgomery Street, Suite 1800, San Francisco, CA 94104, Telephone: 1-800-449-4900; Email: settlementinfo@rgrdlaw.com. Additional information, including copies of pleadings and documents filed in the case, is also available on the settlement website at www.CreditSuisseSecuritiesSettlement.com.

VI. NOTICE OF HEARING ON PROPOSED SETTLEMENT

The "Settlement Hearing" will be held on May 11, 2023, at 11:00 a.m., before the Honorable Naomi Reice Buchwald, United States District Judge, at the United States District Court for the Southern District of New York, Daniel Patrick Moynihan United States Courthouse, 500 Pearl Street, Courtroom 21A, New York, NY 10007-1312. The purpose of the Settlement Hearing will be to determine: (1) whether the proposed settlement, as set forth in the Stipulation, consisting of Thirty-Two Million Five Hundred Thousand Dollars (\$32,500,000.00) in cash, should be approved as fair, reasonable, and adequate to the Class Members; (2) whether a Final Judgment and Order of Dismissal with Prejudice should be entered by the Court dismissing the Litigation with prejudice against Defendants, and whether the releases specified and described in the Stipulation (and in this Notice) should be granted; (3) whether the proposed plan to distribute the settlement proceeds (the "Plan of Allocation") is fair, reasonable, and adequate; and (4) whether the application by Lead Counsel for an award of attorneys' fees and expenses and the expenses of Lead Plaintiff should be approved, and, if so, in what amounts.

The Court may adjourn the Settlement Hearing from time to time and without further notice to the Class. The Court may also approve the settlement, with such modifications as may be agreed to by the Settling Parties, if appropriate, without further notice to the Class.

VII. DEFINITIONS USED IN THIS NOTICE

As used in this Notice, the following terms have the meanings specified below. Any capitalized terms not specifically defined in this Notice shall have the meanings set forth in the Stipulation. In the event of any inconsistency between any definition set forth below or elsewhere in this Notice and any definition set forth in the Stipulation, the definition set forth in the Stipulation shall control.

1. "Authorized Claimant" means any Class Member whose claim for recovery has been allowed pursuant to the terms of the Stipulation.

2. "Claims Administrator" means the firm of Gilardi & Co. LLC.

3. "Class" means all persons who purchased or otherwise acquired Credit Suisse ADRs from October 29, 2020 through March 31, 2021, inclusive. Excluded from the Class are Defendants and members of their immediate families, the officers and directors of the Company at all relevant times and members of their immediate families, the legal representatives, heirs, successors or assigns of any of the foregoing, and any entity in which Defendants have or had a controlling interest. Also excluded from the Class are any persons and entities who are found by the Court to have timely and validly requested exclusion.

4. "Class Member" means a Person who falls within the definition of the Class as set forth above.

5. "Class Period" means the period from October 29, 2020 through March 31, 2021, inclusive.

6. "Court" means the United States District Court for the Southern District of New York.

7. "Credit Suisse" means Credit Suisse Group AG.

8. "Credit Suisse ADR" means an American Depository Receipt that evidences an ownership interest in a specified number of American Depository Shares, which in turn, represent an interest in a specified number of ordinary shares of Credit Suisse.

9. "Defendants" means Credit Suisse, Thomas Gottstein, David R. Mathers, Lara J. Warner, and Brian Chin.

10. "Defendants' Counsel" means Cahill Gordon & Reindel LLP.

11. "Effective Date," or the date upon which this settlement becomes "effective," means one (1) business day after the date by which all of the events and conditions specified in ¶8.1 of the Stipulation have been met and have occurred or have been waived.

12. "Escrow Agent" means the law firm of Robbins Geller Rudman & Dowd LLP or its successor.

13. "Final" means when the last of the following with respect to the Judgment approving the Stipulation, substantially in the form of Exhibit B attached thereto, shall occur: (i) the expiration of the time to file a motion to alter or amend the Judgment under Federal Rule of Civil Procedure 59(e) without any such motion having been filed; (ii) the time in which to appeal the Judgment has passed without any appeal having been taken; and (iii) if a motion to alter or amend is filed or if an appeal is taken, immediately after the determination of that motion or appeal so that it is no longer subject to any further judicial review or appeal whatsoever, whether by reason of affirmance by a court of last resort, lapse of time, voluntary dismissal of the appeal or otherwise in such a manner as to permit the consummation of the settlement substantially in accordance with the terms and conditions of the Stipulation. For purposes of this paragraph, an "appeal" shall include any petition for a writ of certiorari or other writ that may be filed in connection with approval or disapproval of this settlement, but shall not include any appeal which concerns only the issue of (i) Lead Counsel's attorneys' fees and expenses, (ii) payments to Lead Plaintiff for its time and expenses, (iii) the Plan of Allocation of the Settlement Fund, as hereinafter defined, or (iv) the procedures for determining Authorized Claimants' recognized claims. Any appeal or proceeding seeking subsequent judicial review pertaining solely to an order issued with respect to one or more of (i)-(iv) shall not in any way delay or preclude a judgment from becoming Final.

14. "Immediate Family Members" means children, stepchildren, parents, stepparents, spouses, siblings, mothers-in-law, fathers-in-law, sons-in-law, daughters-in-law, brothers-in-law, and sisters-in-law. As used in this definition, "spouse" shall mean a husband, a wife, or a partner in a state-recognized domestic relationship or civil union.

15. "Judgment" means the Final Judgment and Order of Dismissal with Prejudice to be rendered by the Court, substantially in the form attached as Exhibit B to the Stipulation.

16. "Lead Counsel" means Robbins Geller Rudman & Dowd LLP.

17. "Lead Plaintiff" or the "Pension Plan" means Sheet Metal Workers Pension Plan of Northern California.

18. "Litigation" means the action captioned *City of St. Clair Shores Police and Fire Retirement System v. Credit Suisse Group AG, et al.*, No. 1:21-cv-03385-NRB.

19. "Net Settlement Fund" means the Settlement Fund less any attorneys' fees, expenses, and interest and any award to Lead Plaintiff provided for herein or approved by the Court and less Notice and Administration Expenses, Taxes and Tax Expenses, and other Court-approved deductions.

20. "Person" means an individual, corporation, partnership, limited partnership, association, joint stock company, estate, legal representative, trust, unincorporated association, government or any political subdivision or agency thereof, and any business or legal entity and their spouses, heirs, predecessors, successors, representatives, or assignees.

21. "Plan of Allocation" means a plan or formula of allocation of the Net Settlement Fund whereby the Net Settlement Fund shall be distributed to Authorized Claimants. Any Plan of Allocation is not part of the Stipulation and neither Defendants nor their Related Parties shall have any responsibility or liability with respect thereto.

22. "Related Parties" means each of a Defendant's respective present and former parents, subsidiaries, joint ventures, divisions and affiliates and the respective present and former employees, members, partners, principals, officers, directors, attorneys, advisors, accountants, auditors, and insurers of each of them; and the predecessors, successors, estates, heirs, executors, trusts, trustees, administrators, agents, representatives, and assigns of each of them, in their capacity as such.

23. "Released Claims" means any and all claims, debts, demands, rights or causes of action or liabilities of every nature and description (including, but not limited to, any claims for damages, interest, attorneys' fees, expert or consulting fees, and any other costs, expenses or liability whatsoever), whether known claims or Unknown Claims, whether arising under federal, state, local, foreign, statutory or common law, or any other law, rule or regulation, whether asserted or unasserted, fixed or contingent, accrued or un-accrued, liquidated or unliquidated, at law or in equity, matured or unmatured, whether class or individual in nature, against Defendants or their Related Parties, arising out of, based upon, or in any way relating to both: (i) the allegations, claims, circumstances, events, transactions, facts, matters, occurrences, representations or omissions involved in, set forth, or alleged or referred to in the Litigation, or which could have been alleged in the Litigation, and (ii) the purchase, acquisition, holding, sale, or disposition of any Credit Suisse ADRs or ordinary shares during the Class Period. Released Claims does not include any claims relating to the enforcement of the settlement or any claims against any person or entity who or which submits a request for exclusion from the Class that is accepted by the Court.

24. "Released Persons" means each and all of the Defendants and their Related Parties.

25. "Settlement Amount" means Thirty-Two Million Five Hundred Thousand Dollars (\$32,500,000.00) in cash to be paid by wire transfer to the Escrow Agent pursuant to ¶3.1 of the Stipulation.

26. "Settlement Fund" means the Settlement Amount plus all interest and accretions thereto and which may be reduced by payments or deductions as provided herein or by Court order.

27. "Settling Parties" means, collectively, Defendants, Lead Plaintiff, and the Class.

28. "Tax" or "Taxes" mean any and all taxes, fees, levies, duties, tariffs, imposts, and other charges of any kind (together with any and all interest, penalties, additions to tax and additional amounts imposed with respect thereto) imposed by any governmental authority.

29. "Unknown Claims" means any Released Claims which Lead Plaintiff or Class Members do not know or suspect to exist in his, her or its favor at the time of the release of the Released Persons which, if known by him, her or it, might have affected his, her or its settlement with and release of the Released Persons, or might have affected his, her or its decision not to object to this settlement or seek exclusion from the Class. With respect to any and all Released Claims, the Settling Parties stipulate and agree that, upon the Effective Date, Lead Plaintiff shall expressly waive and each of the Class Members shall be deemed to have, and by operation of the Judgment shall have, expressly waived the provisions, rights, and benefits of California Civil Code §1542, which provides:

A general release does not extend to claims that 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.

Lead Plaintiff shall expressly waive and each of the Class Members shall be deemed to have, and by operation of the Judgment shall have, expressly waived any and all provisions, rights, and benefits conferred by any law of any state or territory of the U.S., or principle of common law, which is similar, comparable or equivalent to California Civil Code §1542. Lead Plaintiff and Class Members may hereafter discover facts in addition to or different from those which he, she or it now knows or believes to be true with respect to the subject matter of the Released Claims, but Lead Plaintiff shall expressly settle and release and each Class Member, upon the Effective Date, shall be deemed to have, and by operation of the Judgment shall have, fully, finally, and forever settled and released any and all Released Claims, known or unknown, suspected or unsuspected, contingent or non-contingent, whether or not concealed or hidden, which now exist, or heretofore have existed, upon any theory of law or equity now existing or coming into existence in the future, including, but not limited to, conduct which is negligent, intentional, with or without malice, or a breach of any duty, law or rule, without regard to the subsequent discovery or existence of such different or additional facts. Lead Plaintiff acknowledges, and the Class Members shall be deemed by operation of the Judgment to have acknowledged, that the foregoing waiver was separately bargained for and a key element of the settlement of which this release is a part.

30. The headings herein are used for the purpose of convenience only and are not meant to have legal effect.

VIII. THE LITIGATION

On April 16, 2021, Robbins Geller Rudman & Dowd LLP ("Robbins Geller") filed a Complaint for Violation of the Federal Securities Laws on behalf of plaintiff City of St. Clair Shores Police and Fire Retirement System and a putative class of all purchasers of Defendants' ADRs (as defined above) from October 29, 2020 through March 31, 2021, inclusive, alleging claims under §§10(b) and 20(a) of the Securities Exchange Act of 1934 and Rule 10b-5 against: (i) Credit Suisse; (ii) Thomas Gottstein, CEO of Credit Suisse; (iii) Lara J. Warner, Chief Risk and Compliance Officer of Credit Suisse; and (iv) David R. Mathers, Chief Financial Officer of Credit Suisse, arising out of allegedly false and misleading statements and omissions pertaining to Credit Suisse's focus on risk management.

On June 15, 2021, on behalf of the Pension Plan as the "most adequate plaintiff," Robbins Geller moved for Appointment as Lead Plaintiff and Approval of Selection of Lead Counsel. On August 13, 2021, the Court entered an Order appointing the Pension Plan as Lead Plaintiff and Robbins Geller as Lead Counsel.

On November 11, 2021, the Pension Plan filed the Amended Complaint for Violations of the Federal Securities Laws ("AC"), comprised of 42 pages and 93 numbered paragraphs. The AC alleged that Credit Suisse and the other defendants misrepresented and/or omitted material information concerning: (i) Credit Suisse's commitment to risk management; (ii) the adequacy of Credit Suisse's internal risk controls; and (iii) the implementation and effectiveness of new risk controls implemented in the wake of Credit Suisse's alleged previous risk management failures. The AC also added as a defendant Brian Chin, who served as CEO of Credit Suisse's investment banking division at all relevant times until in or about April 2021.

Subsequently, the parties engaged in further discussions, and on December 27, 2021, the parties reached an agreement-in-principle to resolve the Litigation, which agreement they memorialized the same day (subject to Lead Counsel conducting certain confirmatory discovery and the negotiation and further memorialization of mutually acceptable terms in the Stipulation). On January 27, 2022, the parties advised the Court of their agreement-in-principle to resolve this Litigation. Thereafter, the parties negotiated the terms of the Stipulation.

IX. TERMS OF THE PROPOSED SETTLEMENT

A proposed settlement has been reached in the Litigation between Lead Plaintiff and Defendants, the terms and conditions of which are set forth in the Stipulation and the Exhibits thereto. A portion of the settlement proceeds will be used to pay attorneys' fees and expenses to Lead Counsel and an award to Lead Plaintiff in connection with its representation of the Class, to pay for this Notice and the processing of claims submitted by Class Members, and to pay Taxes and Tax Expenses. The balance of the Settlement Fund (the "Net Settlement Fund") will be distributed, in accordance with the Plan of Allocation described below, to Class Members who submit valid and timely Proofs of Claim.

The effectiveness of the settlement is subject to a number of conditions and reference to the Stipulation is made for further particulars regarding these conditions.

X. REQUESTING EXCLUSION FROM THE CLASS

Each Class Member will be bound by all determinations and judgments in this lawsuit, whether favorable or unfavorable, unless such person or entity mails or delivers a written request for exclusion from the Class, addressed to:

Credit Suisse Securities Settlement EXCLUSIONS c/o Gilardi & Co. LLC P.O. Box 5100 Larkspur, CA 94977-5100

The request for exclusion must: (1) include your name, address, and telephone number; (2) state that you "request exclusion from the Class"; (3) state the date(s), price(s), and amount(s) of Credit Suisse ADRs that you purchased, sold, or otherwise acquired or disposed of during the period October 29, 2020 to March 31, 2021, inclusive; and (4) be signed by you or your representative. YOUR EXCLUSION REQUEST MUST BE POSTMARKED NO LATER THAN APRIL 20, 2023. A request for exclusion shall not be valid and effective unless it provides all the information called for in this paragraph and is received within the time stated above, or is otherwise accepted by the Court.

No further opportunity to request exclusion will be given in this Litigation. If you choose to be excluded from the Class: (a) you are not entitled to share in the proceeds of the settlement described herein; (b) you are not bound by any judgment entered in the Litigation; and (c) you are not precluded by the settlement from otherwise prosecuting an individual claim against Defendants, to the extent any such claim exists, based on the matters complained of in the Litigation.

If you are requesting exclusion because you want to bring your own lawsuit based on the matters alleged in the Litigation, you may want to consult an attorney and discuss whether any individual claim that you may wish to pursue would be time-barred by the applicable statutes of limitations or repose.

Credit Suisse has the right to terminate the settlement if valid requests for exclusion are received from persons and entities entitled to be Class Members in an amount that exceeds an amount agreed to by Lead Plaintiff and Credit Suisse.

XI. THE RIGHTS OF CLASS MEMBERS WHO WISH TO PARTICIPATE IN THE SETTLEMENT OR WHO TAKE NO ACTION

If you are a Class Member and have not elected to request exclusion, you have the following options:

1. You may submit a Proof of Claim as described below. If you choose this option, you will share in the proceeds of the proposed settlement if your claim is timely, valid, and entitled to a distribution under the Plan of Allocation described below and if the proposed settlement is finally approved by the Court; and you will be bound by the Judgment and release to be entered by the Court as described below.

2. You may do nothing at all. If you choose this option, you will not share in the proceeds of the settlement, but you will be bound by any judgment entered by the Court, and you will have fully released all of the Released Claims against the Released Persons.

3. You may object to the settlement, the Plan of Allocation, and/or the application for attorneys' fees and expenses in the manner described in Section XVII below.

4. If you are a Class Member, you may, but are not required to, enter an appearance through counsel of your own choosing and at your own expense, provided that such counsel must file an appearance on your behalf on or before April 20, 2023, and must serve copies of such appearance on the attorneys listed in Section XVII below. If you do not enter an appearance through counsel of your own choosing, you will be represented by Lead Counsel: Robbins Geller Rudman & Dowd LLP, Jason C. Davis, Post Montgomery Center, One Montgomery Street, Suite 1800, San Francisco, CA 94104.

XII. PLAN OF ALLOCATION

The Net Settlement Fund will be distributed to Class Members who are entitled to a distribution from the Net Settlement Fund and who submit a valid and timely Proof of Claim under the Plan of Allocation described below.

In the unlikely event there are sufficient funds in the Net Settlement Fund, each Authorized Claimant will receive an amount equal to the Authorized Claimant's claim, as defined below. If, however, and as is more likely, the amount in the Net Settlement Fund is not sufficient to permit payment of the total claim of each Authorized Claimant, then each Authorized Claimant shall be paid their *pro rata* share of the Net Settlement Fund that each Authorized Claimant's claim bears to the total of the claims of all Authorized Claimants.

The calculation of claims below is not an estimate of the amount you will receive. It is a formula for allocating the Net Settlement Fund among all Authorized Claimants.

A claim will be calculated as follows:

1. Based on the formula stated below, a "Recognized Loss Amount" will be calculated for each purchase or acquisition of Credit Suisse ADRs during the Class Period that is listed on the Proof of Claim and for which adequate documentation is provided. If a Recognized Loss Amount calculates to a negative number or zero under the formula below, that Recognized Loss Amount will be zero.

Inflation Period	Inflation per ADR
October 29, 2020 – March 28, 2021	\$2.27
March 29, 2021	\$0.79
March 30, 2021	\$0.39

2. For Credit Suisse ADRs purchased, or acquired, on or between October 29, 2020 through and including March 30, 2021, the claim per ADR shall be as follows:

(a) If sold prior to March 29, 2021, the claim per ADR is \$0.00;

(b) If sold on or between March 29, 2021 through March 31, 2021, the claim per ADR shall be the lesser of: (i) the inflation per ADR at the time of purchase less the inflation per ADR at the time of sale; and (ii) the difference between the purchase price and the selling price;

(c) If retained at the end of March 31, 2021 and sold on or before June 28, 2021, the claim per ADR shall be the least of: (i) the inflation per ADR at the time of purchase; (ii) the difference between the purchase price and the selling price; and (iii) the difference between the purchase price and the average closing price up to the date of sale as set forth in Table A below;

(d) If retained at the end of June 28, 2021, or sold thereafter, the claim per ADR shall be the lesser of: (i) the inflation per ADR at the time of purchase; and (ii) the difference between the purchase price and \$10.62.

3. For Credit Suisse ADRs purchased, or acquired, on March 31, 2021, the claim per ADR shall be zero.

Date	Price	Average Closing Price
3/31/2021	\$10.60	\$10.60
4/1/2021	\$10.70	\$10.65
4/5/2021	\$10.87	\$10.72
4/6/2021	\$10.97	\$10.79
4/7/2021	\$10.87	\$10.80
4/8/2021	\$10.95	\$10.83
4/9/2021	\$10.65	\$10.80
4/12/2021	\$10.71	\$10.79
4/13/2021	\$10.63	\$10.77
4/14/2021	\$10.64	\$10.76
4/15/2021	\$10.76	\$10.76
4/16/2021	\$10.85	\$10.77
4/19/2021	\$10.70	\$10.76
4/20/2021	\$10.29	\$10.73
4/21/2021	\$10.38	\$10.70
4/22/2021	\$10.01	\$10.66
4/23/2021	\$10.45	\$10.65
4/26/2021	\$10.27	\$10.63
4/27/2021	\$10.61	\$10.63
4/28/2021	\$10.77	\$10.63
4/29/2021	\$10.73	\$10.64
4/30/2021	\$10.57	\$10.64
5/3/2021	\$10.61	\$10.63
5/4/2021	\$10.34	\$10.62
5/5/2021	\$10.37	\$10.61
5/6/2021	\$10.37	\$10.60
5/7/2021	\$10.39	\$10.59
5/10/2021	\$10.15	\$10.58
5/11/2021	\$10.10	\$10.56
5/12/2021	\$10.07	\$10.55
5/13/2021	\$10.28	\$10.54

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Date	Price	Average Closing Price
5/14/2021	\$10.45	\$10.53
5/17/2021	\$10.51	\$10.53
5/18/2021	\$10.41	\$10.53
5/19/2021	\$10.46	\$10.53
5/20/2021	\$10.76	\$10.53
5/21/2021	\$10.69	\$10.54
5/24/2021	\$10.77	\$10.55
5/25/2021	\$10.78	\$10.55
5/26/2021	\$10.88	\$10.56
5/27/2021	\$11.14	\$10.57
5/28/2021	\$11.02	\$10.58
6/1/2021	\$11.14	\$10.60
6/2/2021	\$11.12	\$10.61
6/3/2021	\$11.15	\$10.62
6/4/2021	\$11.18	\$10.63
6/7/2021	\$11.11	\$10.64
6/8/2021	\$10.93	\$10.65
6/9/2021	\$10.78	\$10.65
6/10/2021	\$10.68	\$10.65
6/11/2021	\$10.70	\$10.65
6/14/2021	\$10.66	\$10.65
6/15/2021	\$10.76	\$10.66
6/16/2021	\$10.69	\$10.66
6/17/2021	\$10.42	\$10.65
6/18/2021	\$10.17	\$10.64
6/21/2021	\$10.26	\$10.64
6/22/2021	\$10.16	\$10.63
6/23/2021	\$10.20	\$10.62
6/24/2021	\$10.59	\$10.62
6/25/2021	\$10.77	\$10.62
6/28/2021	\$10.57	\$10.62

The following examples illustrate how this Plan of Allocation works:

Example 1: A Class Member purchases 100 ADRs on January 12, 2021 at \$14.00 per ADR and sells the 100 ADRs on March 19, 2021 for \$13.00 per ADR. The claim for these ADRs will be \$0.00 because the inflation per ADR at time of purchase is equal to the inflation per ADR at the time of sale (\$2.27 - \$2.27 = \$0.00).

Example 2: A Class Member purchases 100 ADRs on January 12, 2021 at \$14.00 per ADR and sells the 100 ADRs on March 29, 2021 for \$11.00 per ADR. The claim for these ADRs will be the lesser of: (i) the inflation per ADR at the time of purchase less the inflation per ADR at the time of sale (\$2.27 - \$0.79 = \$1.48); and (ii) the difference between the purchase price and the selling price (\$14.00 - \$11.00 = \$3.00). The claim per ADR is \$1.48 (\$1.48 < \$3.00).

Example 3: A Class Member purchases 100 ADRs on March 29, 2021 at \$11.00 per ADR and sells the 100 ADRs on May 6, 2021 for \$10.37 per ADR. The claim for these ADRs will be the least of: (i) the inflation per ADR at the time of purchase (\$0.79); (ii) the difference between the purchase price and the selling price (\$11.00 - \$10.37 = \$0.63); and (iii) the difference between the purchase price on May 6, 2021 (\$11.00 - \$10.60 = \$0.40). The claim per ADR is \$0.40 (\$0.40 < \$0.63 < \$0.79).

Example 4: A Class Member purchases 100 ADRs on January 12, 2021 at \$14.00 per ADR and sells the 100 ADRs on July 1, 2021 for \$10.50 per ADR. The claim for these ADRs will be the lesser of: (i) the inflation per ADR at the time of purchase (\$2.27); and (ii) the difference between the purchase price and \$10.62 (\$14.00 - \$10.62 = \$3.38). The claim per ADR is \$2.27 (\$2.27 < \$3.38).

Case 1:21-cv-03385-NRB Document 82-1 Filed 03/31/23 Page 11 of 19

For Class Members who held Credit Suisse ADRs at the beginning of the Class Period or made multiple purchases, acquisitions, or sales during the Class Period, the First-In, First-Out ("FIFO") method will be applied to such holdings, purchases, acquisitions, and sales for purposes of calculating a claim. Under the FIFO method, sales of Credit Suisse ADRs during the Class Period will be matched, in chronological order, first against Credit Suisse ADRs held at the beginning of the Class Period. The remaining sales of Credit Suisse ADRs during the Class Period will then be matched, in chronological order, against Credit Suisse ADRs purchased or acquired during the Class Period.

A Class Member will be eligible to receive a distribution from the Net Settlement Fund only if a Class Member had a net overall loss, after all profits from transactions in all Credit Suisse ADRs described above during the Class Period are subtracted from all losses. However, the proceeds from sales of Credit Suisse ADRs that have been matched against Credit Suisse ADRs held at the beginning of the Class Period will not be used in the calculation of such net loss.

No distributions will be made to Authorized Claimants who would otherwise receive a distribution of less than \$10.00.

The Court has reserved jurisdiction over an appeal by any Class Member of the Claims Administrator's determinations regarding a Class Member's claim or to allow, disallow, or adjust the claim of any Class Member on equitable grounds.

Payment pursuant to the Plan of Allocation set forth above shall be conclusive against all Authorized Claimants. Defendants, Defendants' Counsel, and all other Released Persons will have no responsibility or liability whatsoever for the investment of the Settlement Fund, the distribution of the Net Settlement Fund, the Plan of Allocation, or the payment of any claim. No Person shall have any claim against Lead Plaintiff, Lead Counsel, any claims administrator, or other Person designated by Lead Counsel, or Defendants or Defendants' Counsel, based on distributions made substantially in accordance with the Stipulation and the settlement contained therein, the Plan of Allocation, or further orders of the Court.

XIII. PARTICIPATION IN THE SETTLEMENT

TO PARTICIPATE IN THE DISTRIBUTION OF THE NET SETTLEMENT FUND, YOU MUST TIMELY SUBMIT A PROOF OF CLAIM. A Proof of Claim is enclosed with this Notice or it may be downloaded at www.CreditSuisseSecuritiesSettlement.com. Read the instructions carefully, fill out the Proof of Claim, include all the documents the form asks for, sign it, and mail or submit it online so that it is postmarked (if mailed) or received (if filed electronically) no later than April 6, 2023. The Claim Form may be submitted online at www.CreditSuisseSecuritiesSettlement.com. Unless the Court orders otherwise, if you do not timely submit a valid Proof of Claim, you will be barred from receiving any payments from the Net Settlement Fund, but will in all other respects be bound by the provisions of the Stipulation and the Judgment.

XIV. DISMISSAL AND RELEASES

If the proposed settlement is approved, the Court will enter the Judgment. In addition, upon the Effective Date, Lead Plaintiff and each of the Class Members, for themselves and for any other Person claiming (now or in the future) through or on behalf of them, and regardless of whether Lead Plaintiff or any such Class Member ever seeks or obtains by any means, including, without limitation, by submitting a Proof of Claim, any distribution from the Settlement Fund, shall be deemed to have, and by operation of the Judgment shall have, fully, finally, and forever released, relinquished, and discharged all Released Claims² against the Released Persons, and shall be permanently barred and enjoined from instituting, commencing, prosecuting or continuing to prosecute any such Released Claim against the Released Persons except to enforce the releases and other terms and conditions contained in the Stipulation or the Judgment entered pursuant thereto.

XV. APPLICATION FOR FEES AND EXPENSES

At the Settlement Hearing, Lead Counsel will request the Court to award attorneys' fees not to exceed 27.5% of the Settlement Amount, plus expenses not to exceed \$50,000.00, plus interest thereon. In addition, Lead Plaintiff may seek the Court's approval for an award of up to \$5,000.00 in connection with its representation of the Class. Such sums as may be approved by the Court will be paid from the Settlement Fund. Class Members are not personally liable for any such fees or expenses.

The fee requested by Lead Counsel will compensate counsel for its efforts in achieving the settlement for the benefit of the Class, and for its risk in undertaking this representation on a wholly contingent basis. Lead Counsel believes that the fee requested is well within the range of fees awarded to plaintiffs' counsel under similar circumstances in other litigation of this type. The fee to be requested has been approved by Lead Plaintiff.

² The release provides that you are giving up the right to sue Defendants in connection with transactions in both Credit Suisse ADRs and Credit Suisse ordinary shares during the Class Period.

XVI. CONDITIONS FOR SETTLEMENT

The settlement is conditioned upon the occurrence of certain events described in the Stipulation. Those events include, among other things: (1) entry of the Judgment by the Court, as provided for in the Stipulation; and (2) expiration of the time to appeal from the Judgment or to move to alter or amend the Judgment, or the determination of any such appeal or motion in a manner to permit the consummation of the settlement substantially as provided for in the Stipulation. If, for any reason, any one of the conditions described in the Stipulation is not met, the Stipulation might be terminated and, if terminated, will become null and void, and the parties to the Stipulation will be restored to their respective positions as of December 27, 2021. In that event, the settlement will not proceed and no payments will be made to Class Members.

XVII. THE RIGHT TO OBJECT AND BE HEARD AT THE HEARING

Any Class Member who does not request exclusion from the Class and who objects to any aspect of the settlement, the Plan of Allocation, or the application for attorneys' fees and expenses,³ may appear and be heard at the Settlement Hearing. However, any such Person must first submit a written notice of objection, such that it is **received** on or before April 20, 2023, by each of the following:

To the Court:

CLERK OF THE COURT UNITED STATES DISTRICT COURT SOUTHERN DISTRICT OF NEW YORK DANIEL PATRICK MOYNIHAN UNITED STATES COURTHOUSE 500 Pearl Street New York, NY 10007-1312

To Lead Counsel:

ROBBINS GELLER RUDMAN & DOWD LLP JASON C. DAVIS Post Montgomery Center One Montgomery Street, Suite 1800 San Francisco, CA 94104

To Defendants' Counsel:

CAHILL GORDON & REINDEL LLP EDWARD N. MOSS 32 Old Slip New York, NY 10005

Any objections, filings, and other submissions by the objecting Class Member: (a) must state the name, address, and telephone number of the person or entity objecting and must be signed by the objector; (b) must contain a statement of the Class Member's objection or objections, and the specific reasons for each objection, including any legal and evidentiary support the Class Member wishes to bring to the Court's attention; (c) must include documents sufficient to prove membership in the Class, including the number of Credit Suisse ADRs you purchased or otherwise acquired an interest in during the Class Period and sold or held during the Class Period; (d) must identify all other class action settlements to which the objector or the objector's counsel has previously objected; and (e) must state whether the objection applies only to the objector, to a specific subset of the Class, or to the entire Class. Objectors who enter an appearance and desire to present evidence at the Settlement Hearing in support of their objection must include in their written objection or notice of appearance the identity of any witnesses they may call to testify and any exhibits they intend to introduce into evidence at the hearing. Only Class Members who have submitted written notices of objection in this manner will be entitled to be heard at the Settlement Hearing, unless the Court orders otherwise.

³ Lead Plaintiff's submission in support of approval of this settlement, the Plan of Allocation, and the award of fees and expenses, will be filed no later than March 31, 2023.

Case 1:21-cv-03385-NRB Document 82-1 Filed 03/31/23 Page 13 of 19

XVIII. SPECIAL NOTICE TO NOMINEES

Nominees who purchased or acquired Credit Suisse ADRs for the beneficial interest of other Persons during the Class Period shall, within ten (10) calendar days after receipt of this Notice: (1) provide the Claims Administrator with the names and addresses of such beneficial owners; or (2) forward a copy of this Notice and the Proof of Claim by First-Class Mail to each such beneficial owner and provide Lead Counsel with written confirmation that the Notice and Proof of Claim have been so forwarded. Upon submission of appropriate documentation, Lead Counsel will reimburse your reasonable costs and expenses of complying with this provision. Additional copies of this Notice may be obtained from the Claims Administrator by writing notifications@gilardi.com or:

Credit Suisse Securities Settlement Claims Administrator c/o Gilardi & Co. LLC P.O. Box 6159 Novato, CA 94948-6159

XIX. EXAMINATION OF PAPERS

This Notice contains only a summary of the terms of the proposed settlement and does not describe all of the details of the Stipulation. For a more detailed statement of the matters involved in the Litigation, reference is made to the pleadings, to the Stipulation, and to other papers filed in the Litigation, which may be inspected at the office of the Clerk of the Court, United States District Court for the Southern District of New York, Daniel Patrick Moynihan United States Courthouse, 500 Pearl Street, New York, NY 10007-1312. In addition, certain case- and settlement-related documents, including the Stipulation of Settlement, may be viewed at www.CreditSuisseSecuritiesSettlement.com.

If you have any questions about the settlement of the Litigation, you may contact Lead Counsel at the address listed below or by email at settlementinfo@rgrdlaw.com.

ROBBINS GELLER RUDMAN & DOWD LLP JASON C. DAVIS Post Montgomery Center One Montgomery Street, Suite 1800 San Francisco, CA 94104 Telephone: 1-800-449-4900 Email: settlementinfo@rgrdlaw.com

DO NOT TELEPHONE THE COURT REGARDING THIS NOTICE.

DATED: December 23, 2022

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

UNITED STATES DISTRICT COURT SOUTHERN DISTRICT OF NEW YORK	
	_ X
CITY OF ST. CLAIR SHORES POLICE AND	: Civil Action No. 1:21-cv-03385-NRB
FIRE RETIREMENT SYSTEM, Individually and on Behalf of All Others Similarly Situated,	CLASS ACTION
Plaintiff,	
VS.	:
CREDIT SUISSE GROUP AG, THOMAS GOTTSTEIN, DAVID R. MATHERS, LARA J. WARNER and BRIAN CHIN,	
Defendants.	:
	: _:
	Х
PROOF	OF CLAIM AND RELEASE
_	

I. GENERAL INSTRUCTIONS

1. It is important that you completely read and understand the Notice of Pendency and Proposed Settlement of Class Action (the "Notice") that accompanies this Proof of Claim and Release form ("Proof of Claim" or "Claim Form"), including the Plan of Allocation set forth in the Notice. The Notice describes the proposed settlement, how Class Members are affected by the settlement, and the manner in which the Net Settlement Fund will be distributed if the settlement and Plan of Allocation are approved by the Court. By signing and submitting this Claim Form, you will be certifying that you have read and that you understand the Notice, including the terms of the releases described therein and provided for herein.

2. This Claim Form is directed to all persons or entities who purchased or otherwise acquired an interest in American Depository Receipts ("ADRs") of Credit Suisse Group AG ("Credit Suisse") from October 29, 2020 through March 31, 2021, inclusive (the "Class Period") (the "Class"). Certain persons and entities are excluded from the Class, as set forth on page 4, paragraph 3 of the Notice.

3. To recover as a Class Member based on your claims in the action entitled *City of St. Clair Shores Police and Fire Retirement System v. Credit Suisse Group AG, et al.*, No. 1:21-cv-03385-NRB (the "Litigation"), you must complete and, on page 6 hereof, sign this Proof of Claim. If you fail to submit a timely and properly addressed (as set forth in paragraph 5 below) Proof of Claim, your claim may be rejected and you may not receive any recovery from the Net Settlement Fund created in connection with the proposed settlement.

4. Submission of this Proof of Claim, however, does not assure that you will share in the proceeds of the settlement of the Litigation. The distribution of the Net Settlement Fund will be governed by the Plan of Allocation set forth in the Notice, if it is approved by the Court, or by such other plan of allocation as the Court approves.

5. YOU MUST MAIL OR SUBMIT ONLINE AT WWW.CREDITSUISSESECURITIESSETTLEMENT.COM YOUR COMPLETED AND SIGNED PROOF OF CLAIM, ACCOMPANIED BY COPIES OF THE DOCUMENTS REQUESTED HEREIN, POSTMARKED (IF MAILED) OR RECEIVED (IF FILED ELECTRONICALLY) NO LATER THAN APRIL 6, 2023. IF MAILED, THE COMPLETED AND SIGNED PROOF OF CLAIM MUST BE SENT TO:

> Credit Suisse Securities Settlement Claims Administrator c/o Gilardi & Co. LLC P.O. Box 6159 Novato, CA 94948-6159

Do not mail or deliver your Claim Form to the Court, the parties to the Litigation, or their counsel. Submit your Claim Form only to the Claims Administrator at the address set forth above. If you are NOT a Class Member, as defined in the Notice, DO NOT submit a Proof of Claim.

6. If you are a Class Member and you have not timely requested exclusion in connection with the proposed settlement, you are bound by the terms of any judgment entered in the Litigation, including the releases provided therein, WHETHER OR NOT YOU SUBMIT A PROOF OF CLAIM.

Case 1:21-cv-03385-NRB Document 82-1 Filed 03/31/23 Page 15 of 19

II. CLAIMANT IDENTIFICATION

If you purchased or otherwise acquired an interest in Credit Suisse ADRs (which trade on the New York Stock Exchange under the ticker symbol "CS") and held them in your name, you are the beneficial purchaser or acquirer as well as the record purchaser or acquirer. If, however, you purchased or acquired Credit Suisse ADRs and they were registered in the name of a third party, such as a nominee or brokerage firm, you are the beneficial purchaser or acquirer and the third party is the record purchaser or acquirer.

Use Part I of this form entitled "Claimant Identification" to identify each purchaser or acquirer of record ("nominee"), if different from the beneficial purchaser or acquirer of Credit Suisse ADRs that form the basis of this claim. THIS CLAIM MUST BE FILED BY THE ACTUAL BENEFICIAL PURCHASER(S) OR ACQUIRER(S) OR THE LEGAL REPRESENTATIVE OF SUCH PURCHASER(S) OR ACQUIRER(S) OF CREDIT SUISSE ADRs UPON WHICH THIS CLAIM IS BASED.

All joint purchasers and acquirers must sign this claim. Executors, administrators, guardians, conservators, and trustees must complete and sign this claim on behalf of persons represented by them, and their authority must accompany this claim and their titles or capacities must be stated. The Social Security (or taxpayer identification) number and telephone number of the beneficial owner may be used in verifying the claim. Failure to provide the foregoing information could delay verification of your claim or result in rejection of the claim.

III. CLAIM FORM

Use Part II of this form entitled "Schedule of Transactions in Credit Suisse ADRs" to supply all required details of your transaction(s) in Credit Suisse ADRs. If you need more space or additional schedules, attach separate sheets giving all of the required information in substantially the same form. Sign and print or type your name on each additional sheet.

On the schedules, provide all of the requested information with respect to **all** of your **purchases or acquisitions** and **all** of your **sales** of Credit Suisse ADRs which took place between October 29, 2020 and June 28, 2021, inclusive, whether or not such transactions resulted in a profit or a loss. You must also provide all of the requested information with respect to **all** of the Credit Suisse ADRs you held at the close of trading on October 28, 2020, March 31, 2021, and June 28, 2021. Failure to report all such transactions or holdings may result in the rejection of your claim.

List each transaction separately and in chronological order, by trade date, beginning with the earliest. You must accurately provide the month, day, and year of each transaction you list.

The date of covering a "short sale" is deemed to be the date of purchase of Credit Suisse ADRs. The date of a "short sale" is deemed to be the date of sale of Credit Suisse ADRs.

Copies of broker confirmations or other documentation of your transactions in Credit Suisse ADRs should be attached to your claim. Failure to provide this documentation could delay verification of your claim or result in rejection of your claim.

NOTICE REGARDING ELECTRONIC FILES: Certain claimants with large numbers of transactions may request, or may be requested, to submit information regarding their transactions in electronic files. All claimants MUST submit a manually signed paper Proof of Claim whether or not they also submit electronic copies. If you wish to file your claim electronically, you must contact the Claims Administrator at edata@gilardi.com to obtain the required file layout. No electronic files will be considered to have been properly submitted unless the Claims Administrator issues to the claimant a written acknowledgment of receipt and acceptance of electronically submitted data.

Case 1:21-cv-0	3385-NR <mark>B Document 82-1</mark>	Filed 03/31/23	Page 16 of 19
Official			Must Be Postmarked (if Mailed) or Received (if Submitted Online) No Later Than April 6, 2023
Office Use Only	UNITED STATES DISTRI SOUTHERN DISTRICT OF City of St. Clair Shores Police an System v. Credit Suisse Gro No. 1:21-cv-03385 PROOF OF CLAIM AND	NEW YORK Ind Fire Retirement Dup AG, et al. NRB	CTSU <u>Please Type or Print in the Boxes Below</u> Do <u>NOT</u> use Red Ink, Pencil, or Staples
PART I. CLAIMANT IDENT	IFICATION		
Last Name		M.I. First Name	e
		NAL Einst Name	
Last Name (Co-Beneficial Owner)		M.I. First Name	e (Co-Beneficial Owner)
IRA Joint Tenancy	Employee	Individual	Other
Company Name (Beneficial Owner -			
Company Name (Denondal Cwiler			
Trustee/Asset Manager/Nominee/Re	ecord Owner's Name (If Different f	rom Beneficial Own	er Listed Above)
Account#/Fund# (Not Necessary for	Individual Filers)		
Last Four Digits of Social Security N	lumber Taxpayer Identifica	tion Number	
or	-		
Telephone Number (Primary Daytim	e) Telephone Num	ber (Alternate)	
Email Address			
Address MAILING INFORMATION			
Address (cont.)			
		State ZIP	Code
City			Code
Foreign Province	Foreign Postal Cod	e	Foreign Country Name/Abbreviation
FOR CLAIMS PROCESSING OB CB	ATP BE FL KE DR ME ICI EM ND	RE SH	DD/YYYYY FOR CLAIMS PROCESSING ONLY
	3		

Case 1: BARGVID 333 FEDURE OP GRANSIA COPOLS FN CRED BLASSE ADRS 17 of 19

A. Number of Credit Suisse ADRs *held* at the close of trading on October 28, 2020:

Proof Enclosed? Y N

B. Purchases/acquisitions of Credit Suisse ADRs (October 29, 2020 – June 28, 2021, inclusive):

Trade Date(s) (List Chronologically)	Number of ADRs Purchased or Acquired	Total Purchase or Acquisition Price	Proof of Purchase Enclosed?
M M D D Y Y Y Y 1. / /	\$		00 Y
2. / /	\$		00 Y N
3. / /	\$		00 Y N
4. / /	\$		00 Y N
5. / /	\$		00 Y N
IMPORTANT: (i) If any purchase listed cover	red a "short sale," please mark Yes:	Yes	
(ii) If you received shares through an acquisit		e, the share amount and the com	pany acquired:
M M D D Y Y Y	Merger Shares:	Company:	
/ /			
C. Sales of Credit Suisse ADRs (October 29, 2020 – June 28, 2021, inclusive):			
SALES			

Trade Date(s) (List Chronologically)	Number of ADRs Sold	Total Sales Price	Proof of Sales Enclosed?
M M D D Y Y Y Y			
1. / /	\$		_ 00 V
2. / /	\$		00 Y
3. / /	\$		00 Y
4. / /	\$		_00 Y
5. / /	\$		00 Y
D. Number of Credit Suisse ADRs <i>held</i> at the close of trading on March 31, 2021:			Proof Enclosed? Y N
E. Number of Credit Suisse ADRs <i>held</i> at the close of trading on June 28, 2021:			Proof Enclosed? Y N
If you require additional space, attach extra schedules in the same format as above.			

Sign and print your name on each additional page. YOU MUST READ AND SIGN THE RELEASE ON PAGE 6. FAILURE TO SIGN THE RELEASE





Case 1:21-cv-03385-NRB Document 82-1 Filed 03/31/23 Page 18 of 19 IV. RELEASE

1. I (We) hereby acknowledge that, pursuant to the terms set forth in the Stipulation, without further action by anyone, upon the Effective Date of the settlement, I (we), on behalf of myself (ourselves) and my (our) heirs, executors, administrators, predecessors, successors, assigns, parents, subsidiaries, affiliates, officers, directors, agents, fiduciaries, beneficiaries or legal representatives, in their capacities as such, and any other person or entity legally entitled to bring Released Claims on my (our) behalf, in that capacity, shall be deemed to have, and by operation of law and of the Judgment shall have, fully, finally, and forever compromised, settled, released, resolved, relinquished, waived, and discharged each and every Released Claim (including Unknown Claims) against the Released Persons, and shall forever be barred and enjoined from bringing any action asserting any of the Released Claims against any and all of the Released Persons.

2. "Released Persons" means each and all of the Defendants and their Related Parties.

3. "Released Claims" means any and all claims, debts, demands, rights or causes of action or liabilities of every nature and description (including, but not limited to, any claims for damages, interest, attorneys' fees, expert or consulting fees, and any other costs, expenses or liability whatsoever), whether known claims or Unknown Claims, whether arising under federal, state, local, foreign, statutory or common law, or any other law, rule or regulation, whether asserted or unasserted, fixed or contingent, accrued or un-accrued, liquidated or unliquidated, at law or in equity, matured or unmatured, whether class or individual in nature, against Defendants or their Related Parties, arising out of, based upon, or in any way relating to both: (i) the allegations, claims, circumstances, events, transactions, facts, matters, occurrences, representations or omissions involved in, set forth, or alleged or referred to in the Litigation, or which could have been alleged in the Litigation, and (ii) the purchase, acquisition, holding, sale, or disposition of any Credit Suisse ADRs or ordinary shares during the Class Period. Released Claims does not include any claims relating to the enforcement of the settlement or any claims against any person or entity who or which submits a request for exclusion from the Class that is accepted by the Court.

4. "Unknown Claims" means any Released Claims which Lead Plaintiff or Class Members do not know or suspect to exist in his, her or its favor at the time of the release of the Released Persons which, if known by him, her or it, might have affected his, her or its settlement with and release of the Released Persons, or might have affected his, her or its decision not to object to this settlement or seek exclusion from the Class. With respect to any and all Released Claims, the Settling Parties stipulate and agree that, upon the Effective Date, Lead Plaintiff shall expressly waive and each of the Class Members shall be deemed to have, and by operation of the Judgment shall have, expressly waived the provisions, rights, and benefits of California Civil Code §1542, which provides:

A general release does not extend to claims that 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.

Lead Plaintiff shall expressly waive and each of the Class Members shall be deemed to have, and by operation of the Judgment shall have, expressly waived any and all provisions, rights, and benefits conferred by any law of any state or territory of the U.S., or principle of common law, which is similar, comparable or equivalent to California Civil Code §1542. Lead Plaintiff and Class Members may hereafter discover facts in addition to or different from those which he, she or it now knows or believes to be true with respect to the subject matter of the Released Claims, but Lead Plaintiff shall expressly settle and release and each Class Member, upon the Effective Date, shall be deemed to have, and by operation of the Judgment shall have, fully, finally, and forever settled and released any and all Released Claims, known or unknown, suspected or unsuspected, contingent or non-contingent, whether or not concealed or hidden, which now exist, or heretofore have existed, upon any theory of law or equity now existing or coming into existence in the future, including, but not limited to, conduct which is negligent, intentional, with or without malice, or a breach of any duty, law or rule, without regard to the subsequent discovery or existence of such different or additional facts. Lead Plaintiff acknowledges, and the Class Members shall be deemed by operation of the Judgment to have acknowledged, that the foregoing waiver was separately bargained for and a key element of the settlement of which this release is a part.

5. This release shall be of no force or effect unless and until the Court approves the Stipulation of Settlement and the Stipulation becomes effective on the Effective Date.

V. CERTIFICATIONS

By signing and submitting this Claim Form, the claimant(s) or the person(s) who represent(s) the claimant(s) agree(s) to the release above and certifies (certify) as follows:

- 1. that I (we) have read and understand the contents of the Notice and this Claim Form, including the releases provided for in the settlement and the terms of the Plan of Allocation;
- 2. that the claimant(s) is a (are) Class Member(s), as defined in the Notice, and is (are) not excluded by definition from the Class as set forth in the Notice;
- 3. that the claimant has **not** submitted a request for exclusion from the Class;
- 4. that I (we) own(ed) Credit Suisse ADRs identified in the Claim Form and have not assigned or transferred or purported to assign or transfer, voluntarily or involuntarily, any matter released pursuant to this release or any other part or portion thereof, and that, in signing and submitting this Claim Form, I (we) have the authority to act on behalf of the owner(s) thereof;



Case 1:21-cv-03385-NRB Document 82-1 Filed 03/31/23 Page 19 of 19

- 5. that the claimant(s) has (have) not submitted any other claim covering the same purchases or acquisition of Credit Suisse ADRs and knows (know) of no other person having done so on the claimant's (claimants') behalf;
- 6. that the claimant(s) submit(s) to the jurisdiction of the Court with respect to claimant's (claimants') claim and for purposes of enforcing the releases set forth herein;
- 7. that I (we) agree to furnish such additional information with respect to this Claim Form as Lead Counsel, the Claims Administrator, or the Court may require;
- 8. that I (we) acknowledge that the claimant(s) will be bound by and subject to the terms of any judgment(s) that may be entered in the Litigation; and
- 9. that I (we) hereby warrant and represent that I (we) have included the information requested about all of my (our) transactions in Credit Suisse ADRs which are the subject of this claim, which occurred during the Class Period as well as the opening and closing positions in such securities held by me (us) on the dates requested in this Claim Form.

I declare under penalty of perjury under the laws of the United States of America that all of the foregoing information supplied on this Proof of Claim by the undersigned is true and correct.

Executed this day of		in
	(Month/Year)	(City/State/Country)
(Sign your name here)		(Sign your name here)
(Type or print your name here)		(Type or print your name here)
(Capacity of person(s) signing, <i>e.g.</i> , Beneficial Purchaser or Acquirer, Executor or Adr	ministrator)	(Capacity of person(s) signing, <i>e.g.</i> , Beneficial Purchaser or Acquirer, Executor or Administrator)

ACCURATE CLAIMS PROCESSING TAKES A SIGNIFICANT AMOUNT OF TIME. THANK YOU FOR YOUR PATIENCE.

Reminder Checklist:

- 1. Please sign the above release and declaration.
- 2. If this claim is being made on behalf of Joint Claimants, then both must sign.
- 3. Remember to attach copies of supporting documentation, if available.
- 4. Do not send originals of certificates.
- 5. Keep a copy of your Claim Form and all supporting documentation for your records.
- 6. If you desire an acknowledgment of receipt of your Claim Form, please send it Certified Mail, Return Receipt Requested.
- 7. If you move, please send your new address to the address below.
- 8. **Do not use red pen or highlighter** on the Claim Form or supporting documentation.

THIS PROOF OF CLAIM MUST BE SUBMITTED ONLINE AT WWW.CREDITSUISSESECURITIESSETTLEMENT.COM OR, IF MAILED, POSTMARKED NO LATER THAN APRIL 6, 2023, ADDRESSED AS FOLLOWS:

Credit Suisse Securities Settlement Claims Administrator c/o Gilardi & Co. LLC P.O. Box 6159 Novato, CA 94948-6159



Case 1:21-cv-03385-NRB Document 82-2 Filed 03/31/23 Page 1 of 2

EXHIBIT B



1 McInnis Parkway Suite 250 San Rafael, CA 94903 P: (415) 458-3015

January 6, 2023

«FirstName» «LastName» «Company» «Addr1» «Addr2» South Bend, IN 46601 «FCountry»

Re: Credit Suisse Securities Settlement

Dear «GENDER» «LastName»:

Please find enclosed the Notice of Pendency and Proposed Settlement of Class Action ("Notice") and Proof of Claim and Release ("Proof of Claim") for the above-referenced litigation. Note both the Class Period and the designated eligible securities described on page one of the Notice, specifically, the inclusion of all persons who purchased or otherwise acquired American Depository Receipts ("ADRs") of Credit Suisse Group AG ("Credit Suisse") during the period from October 29, 2020 through March 31, 2021, inclusive (the "Class"). In addition, **the Notice provides that the Exclusion Deadline is April 20, 2023 and the Claim Filing Deadline is April 6, 2023.**

Please pay particular attention to the "Special Notice to Nominees" on page twelve of the Notice which states: Nominees who purchased or acquired Credit Suisse ADRs for the beneficial interest of other Persons during the Class Period shall, within ten (10) calendar days after receipt of this Notice: (1) provide the Claims Administrator with the names and addresses of such beneficial owners; or (2) forward a copy of this Notice and the Proof of Claim by First-Class Mail to each such beneficial owner and provide Lead Counsel with written confirmation that the Notice and Proof of Claim have been so forwarded. Upon submission of appropriate documentation, Lead Counsel will reimburse your reasonable costs and expenses of complying with this provision. Additional copies of this Notice may be obtained from the Claims Administrator by writing notifications@gilardi.com or Credit Suisse Securities Settlement, Claims Administrator, c/o Gilardi & Co. LLC, P.O. Box 6159, Novato, CA 94948-6159.

Do not make your own copies of the Proof of Claim Form, as copies may not be accepted for processing. Additional copies of the appropriate documents may be requested by contacting us at the above address and/or phone number.

If we conduct the necessary mailing on your behalf, please submit names and addresses either via email to <u>notifications@gilardi.com</u>, via CD Rom to the above address or contact us to obtain secure FTP transmission instructions. Mailing labels will be accepted, but you may be requested to provide an additional copy of the address information you send. Do not include any confidential information that should not appear on a mailing label.

The data provided must be in one of the following formats:

- ASCII Fixed Length file
- ASCII Tab Delimited file
- Microsoft Excel spreadsheet

Your request must also specify the case name and Control Total(s) (for example, the total number of name and address records provided) for each file submission.

If you have any questions, please email <u>notifications@gilardi.com</u>.

Sincerely, Gilardi and Co., LLC *Credit Suisse Securities Settlement* Claims Administrator

EXHIBIT C

Robbins Geller Rudman & Dowd LLP Announces Proposed Settlement in the Credit Suisse Securities Litigation

January 16, 2023 08:00 AM Eastern Standard Time

SAN DIEGO--(<u>BUSINESS WIRE</u>)--The following statement is being issued by Robbins Geller Rudman & Dowd LLP regarding the Credit Suisse Securities Litigation:

UNITED STATES DISTRICT COURT

SOUTHERN DISTRICT OF NEW YORK

CITY OF ST. CLAIR SHORES POLICE	x	Civil Action No. 1:21-cv-03385-NRB
AND FIRE RETIREMENT SYSTEM,	:	
Individually and on Behalf of All Others	:	CLASS ACTION
Similarly Situated,	:	
	:	SUMMARY NOTICE
Plaintiff,	:	
	:	
VS.	:	
	:	
CREDIT SUISSE GROUP AG, THOMAS	:	
GOTTSTEIN, DAVID R. MATHERS, LARA	:	
J. WARNER AND BRIAN CHIN,	:	
	:	
Defendants.	:	
	Х	

TO: ALL PERSONS WHO PURCHASED OR OTHERWISE ACQUIRED AMERICAN DEPOSITORY RECEIPTS ("ADRs") OF CREDIT SUISSE GROUP AG ("CREDIT SUISSE") DURING THE PERIOD FROM OCTOBER 29, 2020 THROUGH MARCH 31, 2021, INCLUSIVE (THE "CLASS")

YOU ARE HEREBY NOTIFIED, pursuant to Rule 23 of the Federal Rules of Civil Procedure and an Order of the United States District Court for the Southern District of New York (the "Court"), that the above-captioned litigation (the "Litigation") has been certified for the purpose of settlement only as a class action on behalf of the Class, except for certain persons and entities who are excluded from the Class by definition as set forth in the full printed Notice of Pendency and Proposed Settlement of Class Action (the "Notice").

YOU ARE ALSO NOTIFIED that Lead Plaintiff in the Litigation has reached a proposed settlement of the Litigation for \$32,500,000.00, that, if approved, will resolve all claims in the Litigation.

A hearing with the United States District Court for the Southern District of New York, Daniel Patrick Moynihan United States Courthouse, 500 Pearl Street, Courtroom 21A, New York, NY 10007-1312, for the purpose of determining: (1) whether the proposed settlement of the claims in the Litigation for the principal amount of \$32,500,000.00, plus interest, should be approved by the Court as fair, just, reasonable, and adequate; (2) whether a Final Judgment and Order of Dismissal with Prejudice should be entered by the Court dismissing the Litigation with prejudice against Defendants, and the Releases specified and described in the Stipulation of Settlement (the "Stipulation") dated September 12, 2022 (and in the Notice) should be granted; (3) whether the Plan of Allocation is fair, reasonable, and adequate and should be approved; and (4) whether the application of Lead Counsel for an award of attorneys' fees and expenses and an award to Lead Plaintiff in connection with its representation of the Class should be approved.

IF YOU PURCHASED OR OTHERWISE ACQUIRED CREDIT SUISSE ADRs DURING THE PERIOD FROM OCTOBER 29, 2020 THROUGH MARCH 31, 2021, INCLUSIVE, YOUR RIGHTS MAY BE AFFECTED BY THE SETTLEMENT OF THIS LITIGATION. If you have not received a detailed Notice and a copy of the Proof of Claim and Release form, you may obtain copies by writing to *Credit Suisse Securities Settlement*, Claims Administrator, c/o Gilardi & Co. LLC, P.O. Box 6159, Novato, CA 94948-6159, or at <u>www.CreditSuisseSecuritiesSettlement.com</u>.

If you are a Class Member, in order to share in the distribution of the Net Settlement Fund, you must submit a Proof of Claim and Release by mail (*postmarked no later than April 6, 2023*) or electronically (*no later than April 6, 2023*), establishing that you are entitled to a recovery. If you are a Class Member and do not submit a proper Claim Form, you will not be eligible to share in the distribution of the net proceeds of the settlement, but you will nevertheless be bound by any judgments or orders entered by the Court in the Litigation.

If you are a Class Member and you desire to be excluded from the Class, you must submit a request for exclusion, in writing and in accordance with the instructions set forth in the Notice, to *Credit Suisse Securities Settlement*, EXCLUSIONS, c/o Gilardi & Co. LLC, P.O. Box 5100, Larkspur, CA 94977-5100, **postmarked no later than April 20**, **2023**. All Class Members who do not timely and validly request exclusion from the Class in response to the Notice will be bound, to the extent approved by the Court, by the proposed settlement and any judgment entered in the Litigation pursuant to the Stipulation.

Any objection to the settlement, the Plan of Allocation, or the fee and expense application must be in accordance with the instructions set forth in the Notice and received by each of the following recipients **no later than April 20, 2023**:

Case 1:21-cv-0228 - OR HE Doughtent 82-3 Filed 03/31/23 Page 4 of 35

UNITED STATES DISTRICT COURT SOUTHERN DISTRICT OF NEW YORK DANIEL PATRICK MOYNIHAN UNITED STATES COURTHOUSE 500 Pearl Street New York, NY 10007-1312

Lead Counsel:

ROBBINS GELLER RUDMAN & DOWD LLP JASON C. DAVIS Post Montgomery Center One Montgomery Street, Suite 1800 San Francisco, CA 94104

Defendants' Counsel:

CAHILL GORDON & REINDEL LLP HERBERT S. WASHER EDWARD MOSS ADAM S. MINTZ 32 Old Slip New York, NY 10005

PLEASE DO NOT CONTACT THE COURT, THE CLERK'S OFFICE, CREDIT SUISSE OR DEFENDANTS' COUNSEL REGARDING THIS NOTICE. If you have any questions about the settlement, you may contact Lead Counsel at the address listed above or by an email to Lead Counsel at <u>settlementinfo@rgrdlaw.com</u>. Copies of certain pleadings and other documents filed in the Litigation can also be found at <u>www.CreditSuisseSecuritiesSettlement.com</u>.

DATED: December 23, 2022

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

Contacts Media: Robbins Geller Rudman & Dowd LLP Shareholder Relations Department Greg Wood (619) 231-1058

Declaration of Publication

I, Carla Peak, as Vice President, Legal Notification Services at Gilardi & Co. LLC, a KCC Class Action Services Company in San Rafael, California, hereby certify that I caused the attached notice to be published as a press release by the following wire service:

Name of Publication: BusinessWire Address: 101 California Street 20th Floor City, ST Zip: San Francisco, CA 94111 Phone #: 415-986-4422 State of: California

The press release was distributed on January 16, 2023 to the following media circuits offered by the above-referenced wire service:

1. National Newsline

I declare under penalty of perjury that the foregoing is true and correct. Executed on this 16th day of January 2023, at Sellersville, Pennsylvania.

aila Peak

Carla Peak

Case 1:21-cv-03385-NRB Document 82-3 Filed 03/31/23 Page 6 of 35 MUTUAL FUND PERFORMANCE

A12 WEEK OF JANUARY 16, 2023

INVESTORS.COM

36 Mo YTD 12WK 5 Yr Net Performance % % After Asset NAV Rating Fund Chg (Chg Tax Rtn Value Chg	36 Mo YTD 12Wk 5 Yr Net Performance % % After Asset NAV Rating Fund Chg Chg Tax Rtn Value Chg	36 Mo YTD 12Wk 5 Yr Net Performance % % After Asset NAV Rating Fund Chg Chg Tax Rtn Value Chg	36 Mo YTD 12Wk 5 Yr Net Performance % % After Asset NAV Rating Fund Chg Chg Tax Rtn Value Chg	36 Mo YTD 12Wk 5 Yr Net Performance % % After Asset NAV Rating Fund Chg Chg Tax Rtn Value Chg	36 Mo YTD 12Wk 5 Yr Net Performance % % After Asset NAV Rating Fund Chg Chg (Tax Rtn Value Chg	36 Mo YTD 12Wk 5 Yr Net Performance % % After Asset NAV Rating Fund Chg Chg Tax Rtn Value Chg	36 Mo YTD 12Wk 5 Yr Net Performance % % After Asset NAV Rating Fund Chg Chg Tax Rtn Value Chg
A+ Eq-Wtd 500 +0+14 +5 67.19 0.25 C- Global Fd +0+16 +1 79.30 0.56	A+ SmCp Val +0 +9 +3 25.79 0.46 A+ US Res EnEq +0 +8 +7 30.21 0.11	A - Research +0 +9 +7 49.85 0.21 A Value +0+14 +6 49.36 0.20	\$ 7.8 bil 800-914-0278 E Fxd Inc +0 +7 -1.0 8.27 0.06	A- Glbl Stck +0+13 +7 48.35n 0.57 E Glbl Tech +0 +4 +1 10.72n 0.15	D Tax Ex Bond +0 +4 +2 21.88 0.04 A- TM US Lg Cp +0+10 +6 59.18 0.26	A+ Lrg Cp Foc +0 +9 +7 49.80 0.28 A+ Value +0+12 +6 10.43 0.06	E Tot Intl BI +0 +3 -1.0 19.41n 0.04 A TSM Idx +0 +9 +7 96.95n 0.47
E Global Opp +0+18-3.0 46.75 0.84 A Gold & SM +12+38 +4 24.39 0.35	Kinetics Funds \$ 1.5 bil 800-930-3828	Morgan Stanley Inst \$ 164 bil 800-548-7786	A Lg Cp Val +0+13 +6 19.27 0.09 A+ S-M Cap Gro +0 +5 +7 11.48 0.13	D GrowthStock +0 +2 +4 64.55n 0.47 A Hith Sci +0 +8 +9 90.37n 0.42	A US Sm Cp Eq +0+10 +4 25.30 0.37 Rvdex Investor Class	Transamerica A \$ 5.0 bil 888-233-4339	C+ US Growth +0 +4 +6 106.45n 0.70 B+ Util Indx +0+14 +7 78.36n -0.41
A Gr & Income +0+12 +3 21.49 0.17	A+ Paradigm -6 +2 +14 87.56n 1.04	B+ GI Fr +0+14 +6 31.35 0.07	A- S-M Cap Val +0+13 +2 13.73 0.14	C+ Intl Disc +0+19 +1 60.21n 0.71	\$ 1.9 bil 800-820-0888	A Sm/Md Cap V +0+12 +3 26.79 0.17	A Valldx +0+13 +7 56.27n 0.11
D- HY Mun +0 +6 +1 8.83 0.04 A- Main SAC +0 +7 +5 19.50 0.08	A+ SC Oppty -4 +5 +17 124.74n 1.21 Laudus Funds	E Growth +0 -3 +2 24.34 0.26 MorganStanleyPathway	Osterweis Strat Income \$ 4.7 bil 866-236-0050	B MdCp Growth+0+12 +6 92.92n 0.21 A+ MdCp Val +0+17 +5 30.20n 0.21	A NASDAQ-100 +0 +4 +9 48.41n 0.25 A- Nova Fund +0+13 +6 87.57n 0.46	\$ 238 mil 866-209-1962	C+ Wellesley +0 +9 +3 61.15n 0.38 B Wellington +0 +9 +4 68.32n 0.38
B+ Main St MC +0+10 +3 24.28 0.10 B+ Main Street +0 +9 +4 44.87 0.23	\$ 2.0 bil 800-447-3332 C SelectLgCap +0 +7 +6 17.98n 0.12	\$ 4.3 bil 888-673-9950 A- Lg Cap Eg +0+10 +6 19.54n 0.08	C+ StratIncome +0 +7 +1 10.59n 0.04	A+ New Era +0+12 +4 42.93n 0.66 C+ NewHorizons +0 +6 +7 48.63n 0.42	-S-T-U-	A- ESG GI Eq +0+15 +5 53.89n 0.45 Trust for Professional Manager	A+ Windsor II +0+11 +7 68.97n 0.41 A+ Windsor +0+15 +6 71.83n 0.48
D- Muni Income +0 +6 +1 12.04 0.05	Lazard Insti	A- SMid Cap Eq +0+11 +4 15.48n 0.15	-P-Q-R- PACE Funds CI P	C+ OverseasStc +0+22 +1 11.67n 0.18	Schwab Funds	\$ 6.3 bil 866-273-7223	Vanguard Funds Ins
A Rising Div +0+12 +6 21.80 0.07 D RO Muni Opp +0 +7 +3 6.95 0.04	\$ 18.5 bil 800-823-6300 E Emg Mkt Eq +0+19-2.0 15.53 0.07	Muhlenkmp \$ 295 mil 800-860-3863	\$ 5.0 bil 800-647-1568	C 2010 +0 +8 +2 13.96n 0.09 C+ 2015 +0 +8 +2 11.62n 0.07	\$ 229 bil 800-345-2550 B+ Fdm Itl LCl +0+23 +2 9.61n 0.15	A Rock Qlt LC +0+12 +7 18.40 0.04 E TrStratBond +0 +5 0 19.58 0.12	\$ 813 bil 800-662-7447 A Rus 1000 GI +0 +5 +9 439.96 1.71
D Ro NY Mun +0 +8 +3 15.19 0.08 A S&P 500 Idx +0 +9 +6 41.98 0.15	B+ GILstdInfr +0+16 +4 14.86 0.06 D+ Int Str Ea +0+18 +1 14.19 0.17	A+ Fund +0 +5 +6 56.20n 0.38 Munder Funds	A- Lg Co Gr +0 +5 +7 12.34 0.05 A- Lg Co VI +0+15 +4 18.68 0.11	C+ 2020 +0 +9 +3 17.34n 0.11 B- 2025 +0 +9 +3 15.17n 0.09	A+ Fdm US LCI +0+13 +8 21.84n 0.09 A+ Fdm USSm Col +0+13 +4 14.96n 0.18	Tweedy Browne Fds \$ 6.8 bil 800-432-4789	A Rus 1000 ld +0 +9 +7 350.71 1.44 A- Rus 1000 VI +0+13 +5 270.66 1.15
A+ SC Value +0+18 +5 18.28 0.22	Legg Mason I	\$ 1.9 bil 800-539-3863 C Intl SmCp +0+21 0 13.50 0.19	A- S/M Gr +0 +8 +6 12.58 0.13 A S/M VI +0 +9 +4 18.04 0.17	B-2030 +0+10 +3 22.77n 0.16 B 2035 +0+11 +4 17.84n 0.12	A+ Health Care +0+11 +8 26.17n 0.00 C+ Intl Idx +0+24 +1 21.02n 0.31	C+ Intl Val +0+13 +2 26.55n 0.04	A Rus 3000 ld +0 +9 +7 345.85 1.69
A Sm Cap Eqty +0+10 +3 12.18 0.12 A+ SP MLP AI +0 +9 0 5.92 0.07	\$ 4.2 bil 877-721-1926 C+ Intl Gro +0+21 +3 57.32 0.62	Munder Funds CI A	Parnassus Fds	B 2040 +0+12 +4 25.55n 0.18	A- Lg-Cap Gro +0 +6 +6 20.76n 0.08	Ultimus \$ 982 mil 888-884-8099	Vanguard Funds InsP \$ 813 bil 800-662-2739
A+ SP MLP In +0+10 +2 4.77 0.04 Invesco Funds P	A+ Value Trust +0+13 +6 112.37 1.29 LKCM Funds	\$ 802 mil 800-539-3863 A- Multi-Cap +0 +6 +3 41.32 0.33	\$ 12.7 bil 800-999-3505 A Core Eqty +0+12 +8 48.89n 0.06	B 2045 +0+12 +4 18.08n 0.12 B 2050 +0+12 +4 15.31n 0.10	A S&P 500 ldx +0 +9 +7 60.99n 0.21 B + SC ldx +0 +9 +3 30.07n 0.51	A- US Val Eqty +0+14 +2 19.31 0.17 A- Qual Val +0+11 +6 12.79 0.01	A Instl Indx +0 +9 +7 333.85 1.17 Vanguard Funds Inst
\$ 2.2 bil 800-959-4246	\$ 993 mil 800-688-5526	Munder Funds CI Y \$ 927 mil 800-539-3863	Pear Tree \$ 4.8 bil 800-326-2151	B 2055 +0+12 +4 15.96n 0.11 C- Sci&Tch +0+14 +4 28.58n 0.34	A Sm-Cap Eq +0+10 +3 17.74n 0.27 A Tot Stk Mkt +0 +9 +7 67.91n 0.34	UM Funds	\$ 813 bil 800-662-7447
C+ Summit +0 +5 +6 17.33n 0.11 Invesco Funds Y	A Equity Fund +0 +9 +8 32.07 0.12 Loomis Sayles Fds	A+ IntegritySC +0+14 +3 34.69 0.39	D+ Foreign V +0+24-1.0 20.81 0.26	B+ SmCp Stk +0 +7 +6 54.21n 0.63	A 1000 Index +0 +9 +7 85.36n 0.36	\$ 3.3 bil 800-480-4111 A+ Beh Val +0+13 +5 79.71 0.83	A- FTSE Soc +0 +8 +7 26.05 0.10 E LT Trs +0 +9 -2.0 28.25 0.50
\$ 31.7 bil 800-959-4246 E Dev Mkt +0+21 -2.0 37.74 0.16	\$ 9.1 bil 800-633-3330 E Bond +0 +7 -1.0 11.78 0.09	Nationwide Fds R6 \$ 1.6 bil 800-848-0920	Perm Port Funds \$ 2.9 bil 800-531-5142	A- SmCp Val +0 +7 +4 50.60n 0.63 B+ DE +0+11 +5 21.05n 0.12	C- TRSInfIPSI +0 +4 +1 10.41n 0.07 SEI Inst F	USAA Group \$ 48.3 bil 800-235-8396	A+ S&P MC400 +0+12 +5 345.11 3.12 A S&P SC600 +0+11 +4 371.35 5.32
C- Intl SM Co +0+20 +2 40.69 0.37 C- OppenItlGro +0+20 +1 35.37 0.36	A- SCV +0+12 +3 23.60 0.28	A- BNYM DUSC +0 +8 +7 11.68 0.04 A MC Mkt Idx +0+12 +4 15.77 0.14	A Perm +0 +9 +5 47.73n 0.42 PGIM Funds A	D SpectrumInc +0 +8 0 11.25n 0.06 D SumtMuniInt +0 +5 +1 11.33n 0.03	\$ 23.3 bil 800-858-7233 E CoreFxdInc +0 +7 -1.0 9.80 0.08	A 500 Index +0 +8 +7 50.69n 0.19	B+TWIdStk +0+14 +4 185.01 1.39
A+ SP MLP SI +0+10 +2 6.95 0.07	Lord Abbett A \$ 42.5 bil 888-522-2388	Nationwide Funds	\$ 17.1 bil 800-225-1852	A- Tot Eq Mk +0 +9 +7 42.73n 0.21	A- Lg Cap Val +0+14 +4 25.20 0.14	A- CapitalGrow +0+13 +3 10.75n 0.06 C+ Cornerstone +0+11 +2 24.45n 0.17	Vanguard Funds InstP \$ 813 bil 800-662-2739
Ivy Funds \$ 29.8 bil 888-923-3355	B Affilted +0+11 +3 15.87 0.05 A Div Gro +0+11 +6 17.38 0.05	\$ 742 mil 800-848-0920 A S&P 500 +0 +9 +7 19.01 0.07	E Tot Rtn Bnd +0 +7 -1.0 12.15 0.09 PGIM Jenn Funds A	D- Tx-Fr HY +0 +5 +1 10.88n 0.04 A US ER +0 +9 +7 37.66n 0.16	A S&P 500 +0 +9 +7 73.39 0.25 A- Sm Cap Val +0+12 +2 23.41 0.26	A- ExtendedMar +0 +9 +5 18.39n 0.23 A- IncomeStock +0+11 +5 17.91n 0.02	A Ins T StMk +0 +9 +7 69.81 0.34 Vanguard Funds Inv
A+ Core Equity +0 +9 +7 14.40 0.08 A LargeCapGro +0 +8 +8 23.31 0.09	A- Fund Eq +0+12 +4 12.35 0.08 E HI Muni +0 +6 +2 10.79 0.04	Natixis Funds \$ 14.6 bil 800-225-5478	\$ 17.1 bil 800-225-1852 A+ JennHealthS +0+11 +6 34.17 0.18	A- USLgCpCore +0+10 +7 29.91n -0.03 A Value +0+11 +6 39.45n 0.00	A Tx-Mgd LgCp +0+12 +7 31.22 0.09 SEI Inst Intl F	D- Income +0 +6 0 11.47n 0.08	\$ 1226 bil 800-662-2739
A- MidCapGrowt+0+11 +9 28.31 0.00	D- Int TxFr +0 +5 +1 10.16 0.03	D+ Inv GB +0 +6 +1 9.93 0.07	A- JennMid-Cap+0+11 +5 12.90 0.05	Price Funds Advisor	\$ 23.3 bil 800-858-7233	A NASDAQ-100I +0 +4 +10 29.30n 0.15 A- SmallCapStc +0+11 +4 12.05n 0.16	A Div Eqty +0 +9 +7 37.78n 0.24 A+ Div Gro +0+12 +9 35.76n 0.01
C+ Science&Tec +0+10 +6 39.17 0.10 A+ Value Fund +0+12 +5 22.21 0.08	B- MA Bal +0 +7 +2 10.29 0.06 A- MdCp Stk +0+12 +2 29.47 0.23	B+ LS Growth +0+12 +6 17.36 0.13 A+ 0akmark +0+13 +5 23.18 0.20	A+ JennNtriRes +0 +9 +5 56.09 1.26 A+ JennSmallCo +0 +9 +5 17.88 0.23	\$ 12.0 bil 800-225-5132 A- Cap App +0 +8 +7 30.33 0.09	C+ Intl Eq +0+23 +1 10.67 0.09 Sequoia	D Tax-ExInt-T +0 +5 +2 12.56n 0.03 D- Tax-ExLnq-T +0 +6 +1 12.11n 0.06	A- Explorer Va +0+13 +3 40.78n 0.40 A+ GI Cap Cyc +0+25 +3 12.38n 0.15
-J-K-L-	E Nati TF +0 +6 +1 10.43 0.04 Lord Abbett I	A- US Eq Opp +0+13 +5 31.01 0.24 Neuberger Berman Fds	A- JennUtility +0+11 +6 15.03 0.02 A- Jenn Value +0+11 +3 19.39 0.10	Price Funds I \$ 310 bil 800-638-5660	\$ 3.2 bil 800-686-6884 C+ Fund +0+13 +5 130.84n 1.28	A- Value +0+11 +4 16.85n 0.06	B GIbl Eqty +0+17 +4 28.82n 0.27
Janus Henderson C	\$ 43.2 bil 888-522-2388	\$ 30.3 bil 800-366-6264	PGIM Quant Funds A	C+ Flt Rate +0 +4 +2 9.30 0.01	Shelton Funds	-V-W-X-	B- Intl Val +0+22 +1 38.48n 0.38 C- LS Cons Gro +0 +9 +2 19.81n 0.13
\$ 27.2 bil 800-525-0020 B- Balanced +0 +8 +4 38.29 0.19	D Bond Deb +0 +6 0 7.12 0.03 A Convert +0 +2 +6 12.48 0.10	B+ LngSh +0 +5 15.80 0.04 A- Eqty Inc +0+11 +5 13.32 0.08	\$ 17.1 bil 800-225-1852 A- Quant LCC +0 +8 +4 15.72 0.07	D I LC Cor Gr +0 +3 +4 43.34 0.26 B I MCEq Gr +0+13 +6 58.58 0.14	\$ 820 mil 800-955-9988 A- Eqty Income +0+10 +3 15.55n 0.05	Value Line Funds \$ 1.9 bil 800-243-2729	B- LS Growth +0+12 +3 37.70n 0.27 D LS Income +0 +7 +1 14.79n 0.09
Janus Henderson S \$ 27.2 bil 800-525-0020	C- Flt Rte +0 +3 +1 7.96 0.02 D High Yld +0 +6 0 6.31 0.03	A+ Intr Val +0+11 +6 19.01 0.25 A+ LC Value +0+14 +9 44.34 0.19	PIMCO Fds Instl \$ 149 bil 800-927-4648	B+ I SC Stk +0 +7 +6 25.24 0.29 B- LqCp Gro +0 +2 +6 47.53 0.28	A S&P 500 ld +0 +9 +7 60.71n 0.21 Sit Funds	A+ LineMdCpFoc +0+15 +10 27.39n 0.04 A- LineSelGro +0+13 +9 30.17n 0.08	C+ LS Mod Gro +0+10 +3 28.59n 0.19
A- Enterprise +0+13 +7 119.28 0.96		C- Str Inc +0 +9 0 9.78 0.06	B All Asset +0+11 +2 10.96 0.12 C+ All Ast Ath +0+13 -1.0 6.71 0.10	A LgCp Val +0+12 +6 22.97 0.07	\$ 1.6 bil 800-332-5580	A- LineSmCpOpp+0+13 +5 45.28n 0.34	D MA Tax-Ex +0 +6 +2 10.12n 0.03 C Mid-CapGrth +0 +9 +4 19.84n 0.10
JHF III DispVal \$ 32.0 bil 888-972-8696	-M-N-O-	A- Sus Eqty +0 +9 +6 35.92 0.09 Neuberger Berman Inv	A+ Comm RR Str -1 -2 +3 4.85 0.08	PRIMECAP Odyssey Fds \$ 20.7 bil 800-729-2307	A+ DividendGro +0+10 +7 13.91 0.01 SmeadFds	VanEck Funds \$ 1.5 bil 800-544-4653	A PrmCp Cre +0+14 +6 28.76n 0.16 A + Sel Value +0+17 +4 26.68n 0.22
A+ Ds Val +0+11 +5 21.59 0.11 A+ DVMC +0+14 +5 25.66 0.11	MainStay Fds A \$ 8.8 bil 800-624-6782	\$ 7.4 bil 800-877-9700 A+ Guardian +0 +6 +8 19.97n 0.10	E Div Income +0 +9 0 9.38 0.06 E Em Mkts Bd +0+13 -1.0 8.19 0.07	B- OdysseyAgGr +0+16 +3 39.36n 0.47 A- OdysseyGrow+0+16 +6 35.99n 0.29	\$ 3.5 bil 877-807-4122 A+ Value +0+12 +9 69.51 0.87	A+ GlobalResrc +0 +8 +3 44.54 0.95 Vanguard Funds Adm	B- STAR +0+12 +3 25.43n 0.21
JHITFunLgCpCorFd \$ 2.5 bil 800-225-5291	A+ MK Convert +0 +5 +6 17.81 0.15 C- MK HY CB +0 +6 0 5.05 0.02	Neuberger Berman Tr \$ 6.1 bil 800-877-9700	D+ High Yield +0 +8 +1 7.78 0.03 E Int[Bd(DH) +0 +4 0 9.46 0.02	A OdysseyStoc +0+16 +6 33.73n 0.20 Principal Funds A	SSgA Funds \$ 1.4 bil 800-997-7327	\$ 2115 bil 800-662-2739 A 500 ldx +0 +9 +7 367.58n 1.30	A+ Str SC Eq +0+12 +5 33.49n 0.50 A+ Strat Eqty +0+12 +5 32.31n 0.34
A- HancockFdmn+0+8 +4 53.36 0.35	A+ WMC End C +0+11 +6 30.71 0.05	A- Genesis +0 +9 +6 57.17 0.41	E Inv Grd Cr +0 +8 0 8.95 0.07	\$ 56.5 bil 800-222-5852	A SSS&P500Ind +0 +9 +7 208.87n 0.73	B- Bal Idx +0 +8 +4 41.14n 0.24	C- Tgt Ret Inc +0 +7 +1 12.63n 0.07 C Tgt Ret2020 +0 +8 +2 26.27n 0.16
John Hancock \$ 23.6 bil 800-225-5291	A+ WMC Val +0+10 +7 27.55 0.14 MainStay Fds I	New Covenant Funds \$ 1.3 bil 877-835-4531		A Cap App +0 +9 +6 55.11 0.26 A - Eqty Inc +0+14 +4 36.42 0.21	\$ 1.3 bil 800-242-0134	D CA Intm-Trm +0 +5 +2 11.32n 0.03 D CA Lng-Tm +0 +7 +2 11.38n 0.04	C+ Tgt Ret2025 +0+10 +3 17.35n 0.12
D- HancockBond+0 +7 0 13.79 0.11 A HancockClsc +0+17 +3 33.75 0.29	\$ 3.5 bil 800-624-6782 A S&P500 ldx +0 +9 +6 45.50 0.16	A Growth +0 +9 +6 50.87n 0.26 NewAlternativesFd	D- Low Dur +0 +2 0 9.17 0.03 D+ MtqOpp&Bd +0 +3 0 9.52 0.04	C+ SAM Bal +0+10 +1 14.04 0.08 Principal Funds Inst	A SmCp Equity +0+11 +4 17.16 0.19 TCW Funds		C+ Tgt Ret2030 +0+11 +3 32.72n 0.22 B- Tgt Ret2035 +0+11 +3 20.21n 0.14
C- IntG +0+19 +2 23.89 0.30 John Hancock Class 1	Mairs&Power \$ 5.9 bil 800-304-7404	\$ 372 mil 800-423-8383	C Real Return +0 +4 +1 10.20 0.07	\$ 56.5 bil 800-222-5852	\$ 6.9 bil 800-248-4486	A Cnsmr Stp +0 +9 +6 94.77n -0.57	B Tgt Ret2040 +0+12 +4 35.56n 0.25 B Tgt Ret2045 +0+13 +4 23.90n 0.17
\$ 24.2 bil 800-225-5291	A- &PowerGrowt+0 +8 +6 122.68n 0.45	A+ Alternative +0+21 +8 76.18 1.08 Nicholas Group	D+ ShtAsstInv +0 +1 +1 9.83 0.00	D+HiIn +0+7 0 8.11 0.04 A LC S&P500 +0+9 +7 19.99 0.07	E EmMktsIncom+0+12-2.0 6.23n 0.05 E TotalReturn +0 +6 -1.0 8.47n 0.08	C+ Dev Mkt +0+23 +1 14.37n 0.21 A+ Div A I +0+13 +8 42.41n 0.03	B Tgt Ret2050 +0+13 +4 39.63n 0.29 B Tgt Ret2055 +0+13 +4 44.21n 0.32
B+ MM Ls Ag +0+13 +4 12.46 0.10 B- MM Ls Bl +0+11 +2 12.07 0.10	A- Sml Cap +0+12 +5 27.72n 0.27 Marsico Funds	\$ 5.0 bil 800-544-6547 A Equity Inc +0+14 +7 20.48n 0.02	A- Stk+Abs Rtn +0+10 +6 9.34 0.05 A- StocksPLUS +0+10 +6 9.78 0.05	C+ LCG I +0 +6 +7 13.67 0.07 A LCV III +0+12 +5 17.45 0.06	The Bruce Fund \$ 539 mil 800-872-7823	D EM St I +0+17 0 34.58n 0.10 A+ Energy Idx +0 +7 +6 62.10n 1.22	B Tgt Ret2060 +0+13 +4 40.71n 0.30
B MM Ls Gr +0+12 +3 12.37 0.10 John Hancock Funds A	\$ 1.2 bil 888-860-8686 A- Foc +0 +5 +8 16.42n 0.16	A- Fund +0+10 +8 71.80n 0.28 Northern Funds	E Tot Rtn ESG +0 +6 -1.0 7.77 0.06 E Tot Rtn +0 +6 -1.0 8.73 0.07	B- LT 2030 +0+10 +3 12.74 0.09 B LT 2040 +0+12 +3 14.07 0.10	A- Fund +0+10 +5 552.38n 0.48 Third Avenue	B- Energy +0+12 0 87.86n 1.17	E Tot Bd II +0 +6 0 9.66 0.07 C TotIntIStk +0+21 +1 17.72 0.20
\$ 15.3 bil 800-225-5291	Mass Mutual	\$ 35.9 bil 800-595-9111	A+ TRENDS MFS +0-10 +5 11.27 0.02	B LT 2050 +0+13 +4 14.52 0.10	\$ 1.1 bil	A+ Equity Inc +0+12 +7 86.98n 0.30 B- Euro S +0+28 +1 74.84n 0.95	Victory Funds \$ 14.7 bil 800-539-3863
B HancockBala +0 +8 +3 23.34 0.11 JPMorgan A Class	\$ 3.3 bil 888-309-3539 C Bl Ch +0 +7 +5 17.13 0.11	E Bond Index +0 +6 0 9.38n 0.07 D+ HY Fxd Inc +0 +8 0 5.84n 0.04	PIMCO Funds A \$ 32.2 bil 800-927-4648	A+ MCV I +0+13 +6 16.11 0.06 C+ Real Est +0+13 +3 27.01 0.30	A+ Value +0+26 60.13 0.87 Thivent Funds A	A- Explorer +0+11 +7 92.10n 1.09 B Ext MI +0 +9 +4 107.19n 1.36	A Dvsd Stock +0 +6 +4 17.57 0.14
\$ 44.5 bil 800-480-4111 B- Inv Bal +0 +9 +2 14.24 0.10	MassMutual Select \$ 12.8 bil 888-309-3539	C+ Intl Eq Idx +0+24 +1 12.87n 0.20 D- Intmdt TxEx +0 +5 +1 9.87n 0.03	A- RAE PLUS +0+12 +3 5.03 0.02 PIMCO Funds 12	A SC S&P600 +0+11 +4 24.85 0.35 A- SmallCap +0 +8 +4 25.87 0.38	\$ 6.8 bil 800-847-4836 A+ SC Stk +0+13 +6 20.54 0.29	A- Finl Indx +0+13 +4 43.63n 0.21 C+ FTSE xUS +0+21 +1 33.27n 0.39	A+ Estab Val +0+14 +8 46.85 0.18 A+ Sm Co Opp +0+13 +6 48.90 0.48
C Inv Csv Gr +0 +7 +1 11.79 0.08 B+ Inv G&Inc +0 +9 +3 16.63 0.11	+ ·=·· ··· ··· ···	A Lg Cp Core +0 +8 +6 22.26n 0.05	\$ 58.4 bil 888-877-4626	D Sp Prf SI +0 +7 0 8.99 0.04	Thivent Funds S	C- GI Min Vol +0 +9 +3 27.37n 0.02	Virtus Equity Trust \$ 4.2 bil 800-243-1574
A- Inv Growth +0+11 +4 20.59 0.15	B MCG +0+12 +6 18.32 0.06	A Mid Cap Idx +0+12 +5 19.59n 0.18 A- SC Core +0+11 +4 26.16n 0.37	C- Low Dur Inc +0 +5 +1 7.87 0.03 PIMCO Funds Insti	Prospector Funds \$ 251 mil 877-734-7862	\$ 4.9 bil 800-847-4836 A+ LC Val +0+12 +6 26.54n 0.14	E GNMA +0 +6 -1.0 9.47n 0.08 A Gro & Inc +0 +8 +7 81.39n 0.30	B- KAR Sm-Cp G +0 +9 +8 31.65 0.22
A+ US Value +0+11 +6 66.23 0.14 JPMorgan I Class	A S&P500 +0 +9 +7 13.49 0.04 Matthews Asian Funds	B+ Sm Cap Val +0+10 +2 19.01n 0.26 A Stock Idx +0 +9 +7 42.38n 0.15	\$ 74.8 bil 888-877-4626 A+ Comm+ Strat +0 +0 +5 6.85 0.09	A Opportunity +0+10 +6 24.20n 0.16 ProvTrStrat	A+ MC Stk +0+10 +6 32.16n 0.22 Thornburg Fds	A- Gro Idx +0 +4 +8 115.10n 0.61 A Health Care +0+10 +7 90.21n 0.50	VirtusFunds \$ 5.8 bil 800-243-1574
\$ 80.1 bil 800-480-4111 E Em Mkt Eq +0+21 0 30.13 0.28	\$ 4.4 bil 800-789-2742 A- India +0 +1 +1 22.16n -0.05	Nuveen Funds A \$ 16.0 bil 800-257-8787	D Dynmc Bd +0 +4 0 9.61 0.03 C- Income +0 +7 0 10.64 0.07	\$ 207 mil 855-739-9950 A- Trust Strat +0 +5 +7 16.05n 0.05	\$ 18.3 bil 800-847-0200 B Inc Bldr +0+17 +2 22.41 0.25	D Hi YId TxEx +0 +6 +2 10.54n 0.04 A+ Hith Cr Idx +0 +9 +9 123.97n -0.11	B Cer MC Val +0+16 +4 11.23 0.02 VirtusFunds Cl I
A Equity Idx +0 +9 +7 59.74 0.21	A Innvs +0+25 +4 12.45n -0.04	E All-Am Muni +0 +5 0 10.22 0.04	B+ Infl Rsp MA +0 +6 +2 7.69 0.07	Putnam Funds Class A	D+ Ltd Inc +0 +4 +1 12.67 0.05	C- HY Corp +0 +8 +1 5.31n 0.02	\$ 9.8 bil 800-243-1574
A Equity Inc +0+11 +7 23.07 0.03 A+ Gro Advtg +0 +5 +9 24.30 0.16	Meridian Funds \$ 1.6 bil 800-446-6662	Nuveen Funds I \$ 9.7 bil 800-257-8787	Pioneer Funds A \$ 15.5 bil 800-225-6292	\$ 38.6 bil 800-225-1581 A- Conv Sec +0 +6 +5 21.90 0.16	D Ltd Muni +0 +3 +1 13.62 0.02 TIAACREF Inst	A Indus Idx +0+17 +5 98.58n 0.66 C Infl-Prot +0 +4 +1 23.72n 0.16	A KARSm-CapVa+0+11 +3 22.65 0.11 A+ KAR SmCp Cr +0+10 +10 43.30 0.42
A+ LgCp Gro +0 +4 +11 45.99 0.12 A+ LgCp Val +0+12 +6 18.71 0.13	A+ Contrarian +0+12 +6 36.18n 0.37 Metropolitan West	D HY Muni +0 +8 +3 15.49 0.09 D IntDurMuni +0 +5 +2 8.82 0.02	A Core Eqty +0+14 +5 19.03 0.14 A+ Disc Gro +0+13 +7 13.43 0.10	A GIHealthCr -1 +9 +8 55.49 0.28 B + GrowthOppty +0 +5 +7 39.35 0.14	\$ 120 bil 877-518-9161 E Bond Indx +0 +6 0 9.75 0.08	A+ InfoTch Idx +0 +8 +12 171.12n 1.26 E Int Trs +0 +4 0 20.25n 0.12	D NwfleetMSST+0 +3 0 4.40 0.01 Vivaldi Merger
A MdCp Eq +0+11 +6 52.59 0.25 A- MdCp Gro +0+10 +8 39.53 0.24		D+ LtdTrmMuni +0 +3 +2 10.82 0.01	A Disc Val +0+16 +3 13.76 0.12 A+ Fund +0+11 +7 30.81 0.12	A+ LargeCpVal +0+11 +6 29.26 0.16	E Core Bond +0 +7 0 9.27 0.07	E Int-T B +0 +6 0 10.41n 0.08	\$ 2.4 bil 877-779-1999 B- TrustMrgrAr +0 +2 +3 10.74 0.00
A- SC Blend +0 +8 +6 27.84 0.40	D Uncons Bd +0 +5 0 10.45 0.04	A+ MidCpValue +0 +9 +5 49.21 0.30 A- SmCapValue +0 +9 +1 27.58 0.39	A+ Mid Cap Val +0+14 +3 23.24 0.17	A Research +0 +9 +6 36.26 0.24 A - Sm Cap Gro +0 +3 +7 50.31 0.63	A Eq Idx +0 +9 +7 28.27 0.14 B- Intl Eq +0+21 0 12.09 0.17	D- Int-Tm Inv +0 +8 0 8.61n 0.07 D- Int-Tm Trs +0 +5 0 10.20n 0.07	Voya Fds
A- SmCp Eqty +0+14 +5 53.17 0.35 A TA Equity +0 +6 +8 34.40 0.06	MFS Funds A \$ 54.9 bil 800-225-2606	Oakmark Funds Invest \$ 20.8 bil 800-625-6275	Pioneer Funds Y \$ 7.5 bil 800-225-6292	A- Sstnbl Ldrs +0 +8 +7 92.05 0.41 Putnam Funds Class Y	C+ Itl Eq Ix +0+24 +1 20.34 0.31 C+ LC Id 2020 +0 +9 +3 17.61 0.11	D Int-Tm TxEx +0 +5 +2 13.59n 0.03 B+ Intl Gro +0+25 +4 99.28n 1.27	\$ 6.8 bil 800-992-0180 E Intmdt Bd +0 +6 0 8.81 0.06
A+ US Eq +0 +8 +8 17.66 0.07 A+ US LCC + +0 +9 +7 15.39 0.06	A Core Equity +0 +9 +6 39.43 0.17 C+ IntlIntrVal +0+20 +2 37.85 0.41	A- Eqty & Inc +0 +9 +3 30.94n 0.19 A+ Fund +0+13 +6 109.98n 0.95	D- Bond +0 +6 0 8.32 0.06 D StratIncome +0 +7 0 9.38 0.07	\$ 20.2 bil 800-225-1581 C- UltShtDurl +0 +1 +1 10.02 0.00	C+ LC ld 2025 +0+10 +3 19.28 0.14	A Lg-Cp I +0 +9 +7 91.32n 0.33	Wasatch \$ 5.8 bil 800-551-1700
A Val Advtg +0+10 +5 35.98 0.13	A MassInvGro +0+12 +8 34.44 0.08	C Internati +11+33-1.0 25.55n 0.35	Price Funds	RBB Fund		E Lg-Tm Inv +0+14-1.0 8.33n 0.12 E Lg-Tm Trs +0 +9 -2.0 9.41n 0.16	A- Core Gro +0+15 +6 70.13n 0.66
JPMorgan L Class \$ 8.9 bil 800-480-4111	A- Mass Inv Tr +0+10 +6 33.19 0.12 D- Muni Income +0 +5 +1 8.15 0.03	A- Select +0 +9 +1 54.02n 0.52 Old Westbury Fds	\$ 310 bil 800-638-5660 B- PriceQMUSSC+0+10 +5 36.46n 0.38	\$ 939 mil 888-261-4073 A- BP SCV2 +0+10 +3 26.70 0.33	B+ LC ld 2045 +0+13 +4 24.56 0.17 A LCG ldx +0 +5 +9 38.46 0.15	D Lg-Tm Tx-Ex +0 +6 +2 10.82n 0.04 D+ Ltd-Tm TxEx +0 +3 +1 10.76n 0.00	A+ Micro Cp V +0 +9 +7 3.13n 0.04 WCM Focus Funds
A MdCp Val +0+12 +5 35.95 0.14 A US Sm Co +0+11 +4 16.21 0.30	E TotRetBond +0 +7 -1.0 9.61 0.07 B+ TotalReturn +0+10 +3 19.12 0.12	\$ 37.7 bil 800-607-2200 A- All Cp Core +0+10 +7 20.78n 0.08	A+ AllCp Opp +0 +8 +10 53.93n 0.28 B- Balanced +0+10 +3 23.13n 0.17	Royce Funds \$ 5.2 bil 800-221-4268	A-LCV Idx +0+13 +5 22.64 0.10 A LCV +0+13 +5 19.66 0.09	B + MC G I +0+10 +6 81.03n 0.30 A MC V I +0+14 +5 73.75n 0.22	\$ 17.1 bil 888-988-9801 B FocusedItIG +0+20 +5 20.92 0.12
JPMorgan R Class	A- Utilities +0+16 +6 23.18 0.02	C+ LC Strat +0+12 +3 15.18n 0.06	D- BlueChpGro +0 +2 +4 107.96n 0.65	A- PA Mut +0+14 +4 8.14n 0.09	B Lfcy 2040 +0+11 +3 9.17 0.05	A- Md-Cp I +0+12 +6 265.11n 0.88	WesMark Funds
\$48.7 bil 800-480-4111 D- Core Bond +0 +6 0 10.44 0.08	MFS Funds I \$ 55.2 bil 800-225-2606	D Muni Bd +0 +4 +1 11.60n 0.02 C Sm&Md Cp St+0+15 +1 14.68n 0.13	C- Comm/Tech +0 +6 +5 99.10n 0.91 A+ Div Gr +0+11 +9 65.87n 0.06	A+ SC Spec Eq +0+12 +3 16.69n 0.12	A Qut SCE +0 +9 +4 15.96 0.28 C+ Real Est +0+14 +3 17.31 0.23	A+ Mtrls Idx +0+19 +5 93.23n 0.56 D NJ Lng-Trm +0 +6 +2 11.30n 0.04	\$ 818 mil 800-864-1013 A LargeCompan+0 +7 +6 19.74n 0.09
D- Core PI Bd +0 +6 0 7.37 0.06 D+ High Yield +0 +7 0 6.35 0.02	B Growth +0 +7 +8 138.34 0.54 B Intl Equity +0+22 +4 29.95 0.29	Olstein \$ 312 mil 800-799-2113	E EM Stock +0+21-2.0 37.11n 0.04 A Eq Inc +0+13 +5 33.94n 0.17	A- SC Tot Ret +0+15 +3 7.02n 0.07 Russell Funds S	A S&P500 ldx +0 +9 +7 43.46 0.15 B+ SCB ldx +0 +9 +3 21.36 0.37	D- NY Lng-Trm +0 +6 +1 10.77n 0.04 D PA Lng-Trm +0 +6 +2 10.80n 0.04	Western Asset \$ 59.1 bil 877-721-1926
D- Mtge Secs +0 +5 0 10.24 0.08 D+ Sh Dur Bd +0 +2 +1 10.55 0.03	B- MidCapGrowt+0+12 +7 24.83 -0.01 A+ MidCapValue+0+13 +6 29.52 0.17	• • • • • • • • • •	A EqIndex500 +0 +9 +7 104.77n 0.36 A+ Financial +0+13 +6 32.94n 0.20	\$ 14.6 bil 800-787-7354 A- Global Eq +0+14 +4 8.05 0.08	A Soc Ch Eq +0+12 +7 23.31 0.13	C- Pac Stk +0+18 0 83.33n 1.47	E Core Bond +0 +8 -1.0 11.02 0.11 E CorePlusBon +0+10 -1.0 9.82 0.12
36 Mo YTD 12Wk 5 Yr Net	36 Mo YTD 12Wk 5 Yr Net	36 Mo YTD 12Wk 5 Yr Net	36 Mo YTD 12Wk 5 Yr Net	36 Mo YTD 12Wk 5 Yr Net	Tocqueville Funds \$ 464 mil 800-697-3863	A PRIMECAP +0+13 +7 138.75n 0.73 C RE Idx +0+15 +2 125.72n 1.54	D- ManagedMuni+0+5 +1 14.97 0.04
Performance % % After Asset NAV Rating Fund Chg Chg Tax Rtn Value Chg	Performance % % After Asset NAV Rating Fund Chg Chg Tax Rtn Value Chg	Performance % % After Asset NAV Rating Fund Chg Chg Tax Rtn Value Chg	Performance % % After Asset NAV Rating Fund Chg Chg Tax Rtn Value Chg	Performance % % After Asset NAV Rating Fund Chg Chg Tax Rtn Value Chg	A Tocq Fd +0+12 +6 39.89n 0.30 Tortoise Capital	A-S-CId +0+11 +5 93.55n 1.11 C+SCGId +0 +9 +4 75.46n 0.97	E SMAShSeries +0+14-3.0 6.61n 0.10 Westwood Quality Sma
					\$ 3.0 bil 855-822-3863	A+ SC VI +0+12 +4 72.31n 0.81	\$ 503 mil 877-386-3944 A- Qualty SC +0+14 +3 1917 0.30

		S 3.0 bil 855-822-3863 A+ SC VI +0+12 +4 72.31n 0.81 \$ 503 mil 87/-386-	.0+14 +3 19.17 0.3
UNITED STATES DISTRICT COURT SOUTHERN DISTRICT OF NEW YORK	_	A MLP&Pipe +0 +8 +3 13.66 0.20 D Sh-Tm Fed +0 +2 0 10.15n 0.02 Williamsburg Invs	t T
CITY OF ST. CLAIR SHORES POLICE AND FIRE RETIREMENT SYSTEM, Individually and on Behalf of All Others Similarly Situated,	X Civil Action No. 1:21-cv-03385-NRB	Touchstone Family Fd D Sh-Tm Inv +0 +4 0 10.07n 0.03 \$ 800 mil 800-281-7 \$ 6.5 bil 800-543-0407 D Sh-Tm Trs +0 +2 0 10.02n 0.03 A + SmCp Focus + A+ Focused +0 +9 +7 53.29 0.30 D + Sh-Tm Trx-Ex +0 +1 +1 15.63n 0.00 Wilmington Funds	0+12 +7 16.07n 0.2
Plaintiff,	CLASS ACTION	A MC Value +0 +9 +4 21.83 0.10 D ST Corp Bd +0 +4 +1 20.73n 0.07 \$12.4 bil 800-497-	2960
vs.	SUMMARY NOTICE	Touchstone Funds Gro D ST Trs +0 +2 0 19.42n 0.04 A LC Str +	0 +3 +8 49.48 0.9 0 +9 +7 24.19 0.1
CREDIT SUISSE GROUP AG, THOMAS GOTTSTEIN, DAVID R. MATHERS, LARA J. WARNER AND BRIAN CHIN,	:	\$3.6 bil 800-543-0407 B TM Bal +0 +7 +4 37.41n 0.12 Wm Blair Funds Cl B Mid Cap +0+10 +6 44.02 0.08 A TM Cp App +0 +9 +7 205.81n 0.78 \$4.4 bil 800-635-21	
Defendants.			·0+13 +6 30.17 0. ·0+12 +4 29.49 0.
Detritants.	:: X	36 Mo YTD 12Wk 5 Yr Net 36 Mo YTD 12Wk 5 Yr Net 36 Mo YTD	D 12Wk 5Yr Net
	C ACQUIRED AMERICAN DEPOSITORY RECEIPTS ("ADRs") DURING THE PERIOD FROM OCTOBER 29, 2020 THROUGH	🛛 📔 🕴 Rating Fund Chg Chg Tax Rtn Value Chg 🛛 Rating Fund Chg Chg Tax Rtn Value Chg 🔤 Rating Fund Chy	5 % After Asset N g Chg Tax Rtn Value C
the Southern District of New York (the "Court"), that the above-captioned	tules of Civil Procedure and an Order of the United States District Court for d litigation (the "Litigation") has been certified for the purpose of settlement d entities who are excluded from the Class by definition as set forth in the full "Notice").		
approved, will resolve all claims in the Litigation.	reached a proposed settlement of the Litigation for \$32,500,000.00, that, if	IBD VIRTUAL	
States District Court for the Southern District of New York, Daniel Patrick York, NY 10007-1312, for the purpose of determining: (1) whether the of \$32,500,000, plus interest, should be approved by the Court as fair Dismissal with Prejudice should be entered by the Court dismissing the lescribed in the Stipulation of Settlement (the "Stipulation") dated Septer	norable Naomi Reice Buchwald, United States District Judge, at the United Moynihan United States Courthouse, 500 Pearl Street, Courtroom 21A, New proposed settlement of the claims in the Litigation for the principal amount ; just, reasonable, and adequate; (2) whether a Final Judgment and Order of Litigation with prejudice against Defendants, and the Releases specified and nber 12, 2022 (and in the Notice) should be granted'; (3) whether the Plan of (4) whether the application of Lead Counsel for an award of attorneys' fees antitione of the Clause should be granted.		
IF YOU PURCHASED OR OTHERWISE ACQUIRED CREDIT SUIS MARCH 31, 2021, INCLUSIVE, YOUR RIGHTS MAY BE AFFECTED	SE ADRs DURING THE PERIOD FROM OCTOBER 29, 2020 THROUGH BY THE SETTLEMENT OF THIS LITIGATION. If you have not received may obtain copies by writing to <i>Credit Suisse Securities Settlement</i> , Claims	smartor	
postmarked no later than April 6, 2023) or electronically (no later than	Net Settlement Fund, you must submit a Proof of Claim and Release by mail a <i>April 6, 2023</i>), establishing that you are entitled to a recovery. If you are a gible to share in the distribution of the net proceeds of the settlement, but you urt in the Litigation.	investor.	
If you are a Class Member and you desire to be excluded from the Class the instructions set forth in the Notice, to <i>Credit Suisse Securities Settler</i> 94977-5100, <i>postmarked no later than April 20, 2023</i> . All Class Member	s, you must submit a request for exclusion, in writing and in accordance with nent, EXCLUSIONS, c/o Gilardi & Co. LLC, P.O. Box 5100, Larkspur, CA rs who do not timely and validly request exclusion from the Class in response proposed settlement and any judgment entered in the Litigation pursuant to		
the Stipulation.		VOU NOW.	
Any objection to the settlement, the Plan of Allocation, or the fee and ex Notice and received by each of the following recipients <i>no later than Apr</i>	pense application must be in accordance with the instructions set forth in the <i>il 20, 2023</i> :		
CLERK OF THE CO UNITED STATES DI SOUTHERN DISTRI	STRICT COURT	201	
500 Pearl Street New York, NY 10007		investors.com/ virtualsummit	1715
Lead Counsel: ROBBINS GELLER & DOWD LLP	RUDMAN		1E)
JASON C. DAVIS Post Montgomery Cer One Montgomery Str San Francisco, CA 94	eet, Suite 1800	c005	6
Defendants' Counsel:			N
CAHILL GORDON & HERBERT S. WASH			15
EDWARD MOSS ADAM S. MINTZ 32 Old Slip New York, NY 10005		Saturday, January 21 8:30am PT / 11:30pm ET	1
PLEASE DO NOT CONTACT THE COURT, THE CLERK'S OFF THIS NOTICE. If you have any questions about the settlement, you	TICE, CREDIT SUISSE OR DEFENDANTS' COUNSEL REGARDING may contact Lead Counsel at the address listed above or by an email to addings and other documents filed in the Litigation can also be found at		
		© 2023 Investor's Business Daily, LLC. Investor's Business Daily, IBD, Leaderboard and corresponding logos are registered trademarks owned by Investor's Business Daily, LLC.	
DATED: December 23, 2022	BY ORDER OF THE COURT UNITED STATES DISTRICT COURT SOUTHERN DISTRICT OF NEW YORK		
¹ All capitalized terms used in this Summary Notice that are not otherwis which is available at www.CreditSuisseSecuritiesSettlement.com.	e defined herein shall have the meanings ascribed to them in the Stipulation,		

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Declaration of Publication

I, Carla Peak, as Vice President, Legal Notification Services at Gilardi & Co. LLC, a KCC Class Action Services Company in San Rafael, California, hereby certify that I caused the attached notice to be printed in said publication on January 16, 2023:

Name of Publication: Investor's Business Daily Address: 12655 Beatrice Street City, State, Zip: Los Angeles, CA 190066 Phone #: 1-800-831-2525 State of: California

I declare under penalty of perjury that the foregoing is true and correct. Executed on this 16th day of January 2023, at Sellersville, Pennsylvania.

aila Plato

Carla Peak

A12 WEEK OF JANUARY 23, 2023 Case 1:21-CV-03385-NRB Document 82-3 Filed 03/31/23 Page 8 of 35

INVESTORS.COM

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36 Mo YTD 12Wk 5 Yr Net Performance % % After Asset NAV Rating Fund Chg Chg Tax Rtn Value Chg	36 Mo YTD 12Wk 5 Yr Net Performance % % After Asset NAV Rating Fund Chg Chg Tax Rtn Value Chg	36 Mo YTD 12Wk 5 Yr Net Performance % % After Asset NAV Rating Fund Chg Chg Tax Rtn Value Chg	36 Mo YTD 12Wk 5 Yr Net Performance % % After Asset NAV Rating Fund Chg Chg Tax Rtn Value Chg	36 Mo YTD 12Wk 5 Yr Net Performance % % After Asset NAV Rating Fund Chg Chg Tax Rtn Value Chg		36 Mo YTD 12Wk 5 Yr Net Performance % % After Asset NAV Rating Fund Chg Chg Tax Rtn Value Chg	36 Mo YTD 12Wk 5 Yr Net Performance % % After Asset NA Rating Fund Chg Chg Tax Rtn Value Ch
A- Inc +0+10 +2 2.33 -0.01	\$1.2 bil 800-432-7856	A- HancockFdmn+0+6 +4 52.47 -0.44	$\frac{1}{D+ Sh Dur} + 0 + 3 = 0 - 3.87 - 0.00$	A- US Eq Opp +0+10 +5 30.56 -0.24	4 A+ JennNtriRes +0 +9 +5 55.48 0.08	-S-T-U-	A+ Energy Idx +0 +6 +6 61.83n 0.6
B Util -2+11 +6 21.17 -0.18 Franklin Templeton Adv		John Hancock \$ 23.6 bil 800-225-5291	-M-N-O-	Neuberger Berman Fds \$ 30.3 bil 800-366-6264	A+ JennSmallCo +0 +9 +5 17.61 -0.10 B JennUtility -2 +9 +6 14.53 -0.13	Schwab Funds	B Energy +0+10 0 86.74n 0.4 A+ Equity Inc +0+10 +7 84.78n -0.4
\$ 38.9 bil 800-632-2301	A+ Value +0+11 +4 42.42n 0.07	D- HancockBond+0 +9 0 13.82 -0.04	MainStay Fds	B+ LngSh +0 +4 15.75 0.03	3 A- Jenn Value +0 +9 +3 18.91 -0.11	\$ 229 bil 800-345-2550 B+ Fdm ItH CI +0+23 +2 9.64₀ 0.00	B- Euro S +0+27 +1 74.80n -0.4
A+ Cnvrt Sec +0 +8 +9 19.80 -0.11 A SCV +0+13 +4 55.57 -0.21	Hennessy Funds \$ 2.9 bil 800-966-4354	A HancockClsc +0+15 +3 33.11 -0.29 C- IntG +0+20 +2 24.01 0.04	\$ 1.3 bil 800-624-6782 A- Balanced +0 +7 +3 28.75 -0.13	A- Eqty Inc +0 +9 +5 12.97 -0.09 A+ Intr Val +0 +9 +6 18.71 -0.16		A+ Fdm US LCI +0+10 +8 21.29n -0.15	A- Explorer +0+10 +7 90.60n -0.9 B- Ext MI +0 +8 +4 105.16n -1.2
FrankTemp/Temp A	A+ Crnst MdCp +0 +6 +5 16.96 -0.11	John Hancock Class 1	MainStay Fds A \$ 8.8 bil 800-624-6782	A+ LC Value +0+11 +9 43.14 -0.16	6 A- Quant LCC +0 +6 +4 15.40 -0.10	A FdmUSSmCol +0+11 +4 14.66n -0.13 A+ Health Care +0+12 +8 26.05n 0.06	A- Finl Indx +0+11 +4 42.35n -0.5
	A+ Crnst Val +0+11 +5 19.04 -0.01 Hillman	\$ 24.2 bil 800-225-5291 B+ MM Ls Aq +0+13 +4 12.33 -0.04	\$ 8.8 bil 800-624-6782 A+ MK Convert +0 +4 +6 17.72 -0.06	C- Str Inc +0 +9 0 9.81 -0.03 A- Sus Eqty +0 +8 +6 35.25 -0.31		B- Intl Idx +0+24 +1 21.09n -0.05	C+ FTSE xUS +0+22 +1 33.40n 0.0 D+ GI Min Vol +0 +8 +3 27.08n -0.0
C- Growth +0+17-1.0 22.46-0.04	\$ 204 mil 800-773-3863	B- MM Ls BI +0+11 +2 12.00 -0.04	C MK HY CB +0 +6 0 5.05 -0.02 A+ WMC End C +0+12 +6 30.01 -0.39	Neuberger Berman Inv	B+ All Asset +0+11 +2 10.95 -0.03	A- Lg-Cap Gro +0 +4 +6 20.47n -0.16 A S&P 500 Idx +0 +7 +7 59.71n -0.45	E GNMA +0 +8 -1.0 9.49n -0.0
E World +0+13 -3.0 12.16 -0.06 Frost Family of Fund	A- HillmanValu +0+12 +6 26.77n -0.14 Homestead Funds	B+ MM Ls Gr +0+12 +3 12.27 -0.04 John Hancock Funds A	A+ WMC End C +0+12 +6 30.01-0.39 A+ WMC Val +0 +8 +7 26.88-0.17	\$ 7.4 bil 800-877-9700 A+ Guardian +0 +5 +8 19.70n -0.08	C+ All Ast Ath +0+14-1.0 6.71-0.01 A+ Comm RR Str +0 +3 +3 4.89 0.02	B SC Idx +0 +8 +3 29.44n -0.29	A Gro & Inc +0 +6 +7 79.69n -0.6 A- Gro Idx +0 +3 +8 113.76n -1.4
\$ 3.3 bil 877-713-7678	\$ 2.2 bil 800-258-3030	\$ 15.3 bil 800-225-5291	MainStay Fds I \$ 3.5 bil 800-624-6782	Neuberger Berman Tr	E Div Income +0+10 0 9.42 -0.03	A Sm-Cap Eq +0 +9 +3 17.35n -0.12 A- Tot Stk Mkt +0 +7 +7 66.50n -0.55	A Health Care +0+11 +7 89.68n -0.0
		B HancockBala +0 +7 +3 23.05 -0.12 JPMorgan A Class	A S&P500 ldx +0 +7 +6 44.54 -0.34	\$ 6.1 bil 800-877-9700 A- Genesis +0 +9 +6 56.17 -0.68	E Em Mkts Bd +0+15-1.0 8.28-0.02 D+ High Yield +0 +7 +1 7.76-0.04	A 1000 Index +0 +7 +7 83.58n -0.68	D Hi Yld TxEx +0 +8 +2 10.66n 0.0 A+ Hlth Cr Idx -1 +8 +9 122.55n 0.1
-G-H-I-	A Value +0+10 +6 46.23n -0.21	\$ 44.5 bil 800-480-4111	Mairs&Power \$ 5.9 bil 800-304-7404	New Covenant Funds	D- IntIBd(DH) +0 +4 0 9.54 0.00	C TRSInfIPSI +0 +4 +1 10.43n 0.05 SEI Inst F	C- HY Corp +0 +7 +1 5.30n -0.0
\$ 10.0 bil 800-422-3554	Hotchkis and Wiley \$ 2.7 bil 866-493-8637	B- Inv Bal +0 +9 +2 14.16 -0.06 C Inv Csv Gr +0 +8 +1 11.76 -0.04	A- &PowerGrowt+0 +5 +6 119.41n -1.6	\$ 1.3 bil 877-835-4531 A- Growth +0 +7 +6 49.81n -0.42	E Inv Grd Cr +0+10 0 8.99-0.02 E Lng-TmCrBd +0+17-1.0 9.33-0.06	\$ 23.3 bil 800-858-7233	A- Indus Idx +0+13 +5 94.40n -1. C Infl-Prot +0 +4 +1 23.76n 0.1
	A Lg Cap Val +0+14 +5 40.47 -0.21	B+ Inv Gr&Inc +0 +9 +3 16.50 -0.08	A- Sml Cap +0 +9 +5 26.85n -0.40 Marsico Funds	NewAlternativesFd	E Long Dur TR +0+15-1.0 7.65-0.04	E CoreFxdInc +0 +9 -1.0 9.83 -0.03 A- Lg Cap Val +0+12 +4 24.61 -0.15	A+ InfoTch Idx +0 +6 +12 168.47n -2.
A+ SC Gro +0+14 +4 39.07n -0.48		A- Inv Growth +0+11 +4 20.36 -0.11 A+ US Value +0 +9 +6 64.66 -0.42	\$ 1.2 bil 888-860-8686	\$ 372 mil 800-423-8383 A+ Alternative +0+19 +8 74.33 -1.3		A S&P 500 +0 +7 +7 71.85 -0.54	E Int Trs +0 +6 0 20.31n -0.0 E Int-T B +0 +8 0 10.45n -0.0
Gartmore Funds \$ 887 mil 800-848-0920	A+ Value Opps +0+12 +6 33.25 -0.15 Hussman Funds	JPMorgan I Class \$ 80.1 bil 800-480-4111	A- Foc +0 +3 +8 16.11n -0.17 Mass Mutual	Nicholas Group \$ 5.0 bil 800-544-6547	C+ Real Return +0 +5 +1 10.20 0.04 C- Short-Term +0 +1 +1 9.45 0.01	A- Sm Cap Val +0+10 +2 22.85 -0.14 A Tx-Mgd LgCp +0+10 +7 30.49 -0.25	D- Int-Tm Inv +0+10 0 8.64n -0.0
A Natnwide +0 +7 +6 23.63 -0.16	\$ 770 mil 800-487-7626	E Em Mkt Eq +0+24 0 30.44 0.12	\$ 3.3 bil 888-309-3539	A Equity Inc +0+11 +7 19.91n -0.19	9 D+ ShtAsstInv +0 +1 +1 9.84 0.00	SEI Inst Intl F	D- Int-Tm Trs +0 +6 0 10.22n -0.0 D+ Int-Tm TxEx +0 +6 +2 13.69n 0.0
A 4 9 1 1 999 949 949 4	A+ Strat Gro -1 +0 7.02n 0.01 IFP US Equity Fund	A Equity Idx +0 +7 +7 58.49 -0.44 A Equity Inc -1 +9 +7 22.43 -0.19	C- Bl Ch +0 +5 +5 16.97 -0.12 MassMutual Select	A- Fund +0 +9 +8 70.64n -0.52 Northern Funds	A- Stk+Abs Rtn +0 +8 +6 9.15 -0.08 A- StocksPLUS +0 +8 +6 9.58 -0.07	\$ 23.3 bil 800-858-7233 C+ Intl Eq +0+22 +1 10.69 -0.11	B+ Intl Gro +0+24 +4 98.66n -0.8
A Trusts +0 +8 +8 60.28n -0.44	\$ 1.7 bil 855-233-0437	A+ Gro Advtg +0 +4 +9 23.86 -0.33	\$ 12.8 bil 888-309-3539	\$ 35.9 bil 800-595-9111	A- SLOCKSPLOS +0 +8 +6 9.58 -0.07 E Tot Rtn ESG +0 +8 -1.0 7.79 -0.02	Sequoia	A Lg-Cp I +0 +6 +7 89.43n -0.6 E Lg-Tm Inv +0+17 -1.0 8.36n -0.0
Glenmede Funds \$ 1.3 bil 800-442-8299	A+ FranchPrtnr +0+13 +7 17.55 0.00 INVESCO A Shares	A+ LgCp Gro +0 +3 +11 45.14 -0.51 A+ LgCp Val +0+11 +6 18.31 -0.12	A Eq Op -1 +9 +8 16.08 -0.09 A+ Fnd V +0+10 +5 8.40 -0.05	E Bond Index +0 +8 0 9.40n -0.02 D+ HY Exd Inc +0 +7 0 5.83n -0.03		\$ 3.2 bil 800-686-6884 C Fund +0+11 +5 127.94n -1.3	E Lg-Tm Trs +0+14-2.0 9.44n -0.0
A+ SC Eqty +0+11 +5 30.25n -0.18	\$ 1.5 bil 800-959-4246	A MdCp Eq +0+10 +6 51.44 -0.58	B- MCG +0+12 +6 18.05 -0.21	D+ HY FXd Inc +0 +7 0 5.83n -0.03 C+ Intl Eq Idx +0+24 +1 12.90n -0.05	5 PIMCO Funds A	Shelton Funds	D Lg-Tm Tx-Ex +0 +8 +2 10.93n 0.03 D+ Ltd-Tm TxEx +0 +3 +1 10.81n 0.03
A- StratEquity +0+10 +6 26.42n -0.24 GMO Trust Class VI		A- MdCp Gro +0 +9 +8 38.78 -0.61 A- SmCp Eqty +0+13 +5 52.38 -0.47	A S&P500 +0 +7 +7 13.21 -0.10 Matthews Asian Funds	D Intmdt TxEx +0 +6 +1 9.95n 0.03 A Lg Cp Core +0 +6 +6 21.80n -0.14		\$ 820 mil 800-955-9988 A- Eqty Income +0 +8 +3 15.27n -0.08	B+ MC G I +0 +9 +6 79.78n -1.
\$ 3.7 bil	\$ 117 bil 800-959-4246	A TA Equity +0 +4 +8 33.75 -0.26	\$ 4.4 bil 800-789-2742	A Mid Cap Idx +0+12 +5 19.20n -0.20	PIMCO Funds 12	A S&P 500 Id +0 +7 +7 59.43n -0.45	A MC VI +0+12 +5 71.58n -0.7 A- Md-Cp I +0+11 +6 259.02n -3.
		A+ US Eq +0 +6 +8 17.33 -0.15 A+ US LCC + +0 +7 +7 15.09 -0.13	A- India +0 +1 +1 22.26n 0.00 A Innvs +0+28 +4 12.47n 0.13	A- SC Core +0+10 +4 25.66n -0.19 B Sm Cap Val +0 +9 +2 18.55n -0.13		Sit Funds \$ 1.6 bil 800-332-5580	A+ Mtrls Idx +0+17 +5 90.88n -0.8
Goldman	A+ ComstockSlc +0+12 +5 30.99 -0.10	A Val Advtg +0 +9 +5 35.07 -0.26	Meridian Funds	A Stock Idx +0 +7 +7 41.49n -0.31	PIMCO Funds Insti	A DividendGro +0 +8 +7 13.58 -0.11	D+ NJ Lng-Trm +0 +8 +2 11.40n 0.00 D NY Lng-Trm +0 +8 +1 10.88n 0.00
D D 14 11 0 / 0 45 00 0.04	A+ Comstock +0+11 +5 26.96 -0.09 B- DiscvryMCG +0 +2 +6 20.74 -0.32	JPMorgan L Class \$ 8.9 bil 800-480-4111	\$ 1.6 bil 800-446-6662 A+ Contrarian +0+11 +6 35.62n -0.25	Nuveen Funds A \$ 16.0 bil 800-257-8787	\$ 74.8 bil 888-877-4626 A+ Comm+ Strat +0 +5 +5 6.97 0.04	SmeadFds \$ 3.5 bil 877-807-4122	D PA Lng-Trm +0 +8 +2 10.90n 0.0
E Emg Mkts +0+20-2.0 22.22 0.20	A- Div Inc +0 +9 +3 24.36 -0.14	A MdCp Val +0+11 +5 35.08 -0.29	Metropolitan West	E All-Am Muni +0 +7 0 10.32 0.03	B D Dynmc Bd +0 +4 0 9.64 -0.01	A+ Value +0 +9 +9 67.78 -0.56	C Pac Stk +0+21 0 84.12n 0.3 A PRIMECAP +0+12 +7 136.36n -0.7
A- Equity Inc +0+10 +4 42.00 -0.26 A+ Intl Eq ESG +0+24 +4 25.79 -0.13	B+ Dvsfd Div +0 +9 +4 17.61 -0.09 A+ Energy +0 +6 +2 29.17 0.25	A US Sm Co +0 +9 +4 15.81 -0.15 JPMorgan R Class	\$ 69.5 bil 800-241-4671 E Total Rtn +0 +9 0 9.39 -0.03	Nuveen Funds I \$ 9.7 bil 800-257-8787	C- Income +0 +8 0 10.63 -0.03 A- Infl Rsp MA +0 +7 +2 7.69 0.03	SSgA Funds \$ 1.4 bil 800-997-7327	D+ RE ldx +0+13 +2 122.83n -0.6
A- LC Gro Ins +0 +2 +6 22.13 -0.17	A- Eq & Income +0 +8 +3 10.04 -0.05	\$ 48.7 bil 800-480-4111	D Uncons Bd +0 +6 0 10.49 -0.02	D HY Muni +0+10 +3 15.66 0.06	6 Pioneer Funds A	A SSS&P500Ind +0 +7 +7 204.47n -1.6 State Street Institu	A- S-C ld +0+10 +5 91.60n -1. C SC G ld +0 +9 +4 74.24n -1.
A Lrg Cp Core +0 +8 +6 24.20 -0.24 A+ Mid Cap Val +0+11 +5 32.95 -0.37	A+ Eq-Wtd 500 +0+12 +5 65.46 -0.70 C- Global Fd +0+15 +1 78.78 -0.30	D- Core Bond +0 +7 0 10.47 -0.02 D- Core PI Bd +0 +8 0 7.39 -0.02	MFS Funds A \$ 54.9 bil 800-225-2606	D IntDurMuni +0 +6 +2 8.88 0.02 D+ LtdTrmMuni +0 +4 +2 10.87 0.02		\$ 1.3 bil 800-242-0134	A SC VI +0+11 +4 70.56n -0.6
A- US Eqty Ins +0 +6 +4 47.56 -0.28	E Global Opp +0+16 -3.0 46.00 -0.81	D+ High Yield +0 +6 0 6.35 -0.03	A Core Equity +0 +7 +6 38.72 -0.28	A MidCpValue +0 +9 +5 47.92 -0.51	A+ Disc Gro +0+11 +7 13.17 -0.15	A SmCp Equity +0+10 +4 16.84-0.14 TCW Funds	D Sh-Tm B +0 +3 0 10.00n -0.0 D Sh-Tm Fed +0 +3 0 10.16n -0.0
\$ 1.4 bil 877-974-6852	A Gr & Income +0 +9 +3 20.98 -0.11	D- Mtge Secs +0 +7 0 10.27 -0.01 C- Sh Dur Bd +0 +3 +1 10.57 0.00	C+ IntlIntrVal +0+20 +2 37.94 -0.15 A MassInvGro +0+11 +8 33.92 -0.19	Oakmark Funds Invest \$ 20.8 bil 800-625-6275	A Disc Val +0+14 +3 13.56 -0.07 A+ Fund +0+10 +7 30.28 -0.19	\$ 6.9 bil 800-248-4486	D Sh-Tm Inv +0 +4 0 10.09n -0.0 D Sh-Tm Trs +0 +2 0 10.02n -0.0
A+ Index Plus +0 +7 +6 19.02 -0.08	D- HY Mun +0 +9 +1 8.94 0.03	A+ SmCp Val +0 +8 +3 25.17 -0.15	A- Mass Inv Tr +0 +8 +6 32.58 -0.21	A- Eqty & Inc +0 +9 +3 30.63n -0.18	A+ Mid Cap Val +0+13 +3 22.85 -0.11	E EmMktsIncom+0+15-2.0 6.33n 0.00 E TotalReturn +0 +9 -1.0 8.53n 0.00	C- Sh-Tm Tx-Ex +0 +2 +1 15.66n 0.0
A A/F 11 AAA AAA FEAA	A- Main SAC +0 +5 +5 19.06 -0.19 B+ Main St MC +0 +9 +3 23.67 -0.30	A+ US Res EnEq +0 +6 +7 29.62 -0.21 Kinetics Funds	D- Muni Income +0 +7 +1 8.22 0.02 E TotRetBond +0 +9 -1.0 9.65 -0.03	A+ Fund +0+11 +6 108.05n -0.79 C+ Internatl +0+30 -1.0 25.36n -0.20		The Bruce Fund	D ST Corp Bd +0 +5 +1 20.78n -0.0 C+ ST IPSI +0 +2 +1 23.60n 0.0
A- Equity +0 +8 +7 60.06n -0.60	B+ Main Street +0 +7 +4 43.80 -0.47	\$ 1.5 bil 800-930-3828	B+ TotalReturn +0+10 +3 18.84 -0.12	A- Select +0 +7 +1 53.10n -0.39	9 D- Bond +0 +9 0 8.36 -0.01	\$ 539 mil 800-872-7823 A- Fund +0 +9 +5 539.94n -5.7	C+ ST IPST +0 +2 +1 23.60n 0.0 D ST Trs +0 +2 0 19.44n -0.0
A	D- Muni Income +0 +8 +1 12.17 0.04 A Rising Div +0+10 +6 21.23 -0.24	A+ Paradigm -6 +4 +14 87.43n 0.79 A+ SC Oppty -5 +5 +17 123.98n 0.70	B+ Utilities -1+13 +6 22.47 -0.19 MFS Funds I	Old Westbury Fds \$ 37.7 bil 800-607-2200	D StratIncome +0 +9 0 9.44-0.01 Price Funds	Third Avenue	B TM Bal +0 +6 +4 37.19n -0.1
A- Lg Core +0 +8 +5 16.66 -0.13	D+ RO Muni Opp +0+10 +3 7.04 0.03	Laudus Funds	\$ 55.2 bil 800-225-2606	A- All Cp Core +0 +9 +7 20.47n -0.13	3 \$ 310 bil 800-638-5660	\$ 1.1 bil 800-443-1021 A+ Value +0+27 61.17 0.18	A TM Cp App +0 +7 +7 201.72n -1. A TM SmCp +0+10 +5 80.24n -0.6
	D+ Ro NY Mun +0+11 +3 15.39 0.05 A S&P 500 ldx +0 +7 +6 41.09 -0.33	\$ 2.0 bil 800-447-3332 C- SelectLgCap +0 +6 +6 17.79n -0.17	B- Growth +0 +6 +8 136.51 -1.0 B+ Intl Equity +0+23 +4 30.15 -0.11	C LC Strat +0+10 +3 15.00n -0.08 D Muni Bd +0 +5 +1 11.68n 0.02		Thivent Funds A	E Tot Bd +0 +8 0 9.79n -0.0
D+ TR Bd +0 +9 0 24.14 -0.06	A+ SC Value +0+15 +5 17.99 -0.04	Lazard Insti	B- MidCapGrowt+0+12 +7 24.54 -0.26	C- Sm&Md Cp St+0+15 +1 14.58n -0.08	B- Balanced +0+10 +3 22.96n -0.10	\$ 6.8 bil 800-847-4836 A+ SC Stk +0+12 +6 20.24-0.10	E Tot Intl BI +0 +5 -1.0 19.56n -0.0 A TSM Idx +0 +7 +7 94.94n -0.7
A 054 11 000 050 5000	A Sm Cap Eqty +0+10 +3 11.99 -0.09 A+ SP MLP AI +0 +7 0 5.86 0.04	\$ 18.5 bil 800-823-6300 E Emg Mkt Eq +0+18 -2.0 15.64 0.11	A+ MidCapValue +0+12 +6 28.84 -0.26 A- Research +0 +7 +7 48.92 -0.36	Olstein \$ 312 mil 800-799-2113	E BlueChpGro +0 +1 +4 106.75n -0.69 D+ Comm/Tech +0 +4 +5 97.71n -0.35	Thivent Funds S	C US Growth +0 +3 +6 105.20n -1.
A Lg Cap Core +0 +7 +7 22.89n -0.18	A+ SP MLP In +0 +8 +2 4.74 0.03	B+ GlLstdInfr +0+14 +4 14.81 -0.06	A- Value +0+11 +6 47.97 -0.41	A- All Cap Val +0+12 +5 24.87 -0.19	A Div Gr +0 +9 +9 64.38n -0.50	\$ 4.9 bil 800-847-4836 A+ LC Val +0+10 +6 25.97n -0.11	B Util Indx -2+11 +7 75.28n -0.7 A Val Idx +0+10 +7 54.63n -0.3
GuideStone Funds \$ 14.6 bil 888-473-8637	Invesco Funds P \$ 2.2 bil 800-959-4246	D+ Int Str Eq +0+19 +1 14.23 -0.01 Legg Mason I	Morgan Stanley Inst \$ 164 bil 800-548-7786	Optimum Funds Inst \$ 7.8 bil 800-914-0278	E EM Stock +0+21-2.0 37.13n 0.32 A Eq Inc +0+11 +5 33.18n -0.19	A+ LC Val +0+10 +6 25.9/n -0.11 A+ MC Stk +0+10 +6 31.60n -0.37	B- Wellesley +0+10 +3 60.72n -0.2
A Eqty Idx +0 +7 +7 40.74 -0.30	C Summit +0 +3 +6 17.06n -0.18	\$ 4.2 bil 877-721-1926	B GI Fr +0+14 +6 31.02 -0.08	E Fxd Inc +0 +9 -1.0 8.30 -0.02	2 A EqIndex500 +0 +7 +7 102.57n -0.78	Thornburg Fds \$ 18.3 bil 800-847-0200	B Wellington +0 +8 +4 67.37n -0.4 A+ Windsor II +0 +9 +7 67.55n -0.3
A SC Eqty +0 +9 +4 15.81 -0.15 A Val Eqty +0+10 +4 17.20 -0.12	Invesco Funds Y \$ 31.7 bil 800-959-4246	C+ Intl Gro +0+21 +3 57.46 -0.25 A+ Value Trust +0+11 +6 110.50 -0.40	E Growth +0 -6 +2 24.06 -0.67 MorganStanleyPathway	A Lg Cp Val +0+10 +6 18.73 -0.15 A+ S-M Cap Gro +0 +5 +7 11.27 -0.17		B Inc Bldr +0+15 +2 22.15 -0.18	A+ Windsor +0+13 +6 70.47n -0.4
A 00 (1 1 000 400 40F0	E Dev Mkt +0+22-2.0 37.76 0.30	Leuthold Funds	\$ 4.3 bil 888-673-9950	Osterweis Strat Income	E GIbl Tech +0 +3 +1 10.72n -0.16	D+ Ltd Inc +0 +5 +1 12.71 -0.01 D Ltd Muni +0 +4 +1 13.68 0.01	Vanguard Funds Ins \$ 813 bil 800-662-7447
B- Cap Apprec +0 +3 +7 65.52 -0.61	C- Intl SM Co +0+20 +2 41.02 -0.28 C OppenItlGro +0+21 +1 35.60 -0.24	\$ 739 mil 800-273-6886 A- Core Inv +0 +6 +3 20.22 -0.05	B+ Lg Cap Eq +0 +8 +6 19.15n -0.15 Muhlenkmp	\$ 4.7 bil 866-236-0050 B- StratIncome +0 +6 +1 10.59n -0.04	D- GrowthStock +0 +0 +4 63.75n -0.45 A Hith Sci +0 +8 +9 89.40n -0.11	TIAACREF Inst	A Rus 1000 GI +0 +3 +9 433.32 -4.
B- Internati +0+24 0 41.74-0.01	A+ SP MLP SI +0 +8 +2 6.92 0.04	LKCM Funds	\$ 295 mil 800-860-3863	-P-Q-R-	C+ Intl Disc +0+19 +1 60.28n -0.20	\$ 120 bil 877-518-9161 E Bond Indx +0 +8 0 9.77-0.02	A Rus 1000 ld +0 +7 +7 343.46 -2.3 A- Rus 1000 VI +0+11 +5 263.66 -1.3
A LgCapValue +0+10 +6 18.99-0.21 A Mid Cap Val +0+13 +2 23.14-0.23	Ivy Funds \$ 29.8 bil 888-923-3355	\$ 993 mil 800-688-5526 A Equity Fund +0 +8 +8 31.42 -0.18	A+ Fund +0 +4 +6 55.68n 0.11 Munder Funds	PACE Funds CI P	B- MdCp Growth +0+12 +6 91.67n -0.90 A+ MdCp Val +0+15 +5 29.64n -0.19	E Core Bond +0 +8 0 9.29 -0.03	A Rus 3000 ld +0 +7 +7 338.70 -2.
A- Sm Cap Val +0+10 +4 37.34-0.36	A+ Core Equity +0 +8 +7 14.10 -0.16	Loomis Sayles Fds	\$ 1.9 bil 800-539-3863	\$ 5.0 bil 800-647-1568	A+ New Era +0+12 +4 42.46n 0.06	A Eq Idx +0 +7 +7 27.69 -0.22 B Intl Eq +0+22 0 12.13 -0.02	Vanguard Funds InsP \$ 813 bil 800-662-2739
\$ 14.1 bil 877-435-8105	A LargeCapGro +0 +6 +8 22.98 -0.15	\$ 9.1 bil 800-633-3330 E Bond +0 +8 -1.0 11.82 -0.03	C Intl SmCp +0+22 0 13.57 0.02 Munder Funds Cl A	A- Lg Co Gr +0 +3 +7 12.14 -0.10 A- Lg Co VI +0+13 +4 18.33 -0.09	B- OverseasStc +0+21 +1 11.65n -0.04	B- Itl Eq Ix +0+24 +1 20.40 -0.05	A Insti Indx +0 +7 +7 326.84 -2.
B- IE +0+23 +2 25.13 -0.08	A MidCapGrowt+0+12 +9 27.86 -0.42	A- SCV +0+12 +3 23.28 -0.11	\$ 802 mil 800-539-3863	A S/M VI +0 +7 +4 17.66 -0.15	5 C+ 2010 +0 +8 +2 13.90n -0.03	C+ LC ld 2020 +0 +9 +3 17.53 -0.06 B- LC ld 2025 +0+10 +3 19.17 -0.07	Vanguard Funds Inst \$ 813 bil 800-662-7447
\$ 30.8 bil 888-843-7824	C Science&Tec +0 +7 +6 38.52 -0.56 A+ Value Fund +0+11 +5 21.77 -0.14	Lord Abbett A \$ 42.5 bil 888-522-2388	A- Multi-Cap +0 +6 +3 40.70 -0.32 Munder Funds Cl Y	Parnassus Fds \$ 12.7 bil 800-999-3505	C+ 2015 +0 +8 +2 11.56n -0.03 C+ 2020 +0 +9 +3 17.25n -0.05	B LC ld 2035 +0+11 +4 22.30 -0.10	A- FTSE Soc +0 +6 +7 25.57 -0.2
B Cap Appr +0+10 +4 33.58 -0.26		B Affilted -1 +9 +3 15.43 -0.18	\$ 927 mil 800-539-3863	A Core Eqty +0+10 +8 47.77n -0.50	D B- 2025 +0 +9 +3 15.08n -0.05	B LC ld 2040 +0+12 +4 23.54 -0.11 B+ LC ld 2045 +0+12 +4 24.31 -0.12	E LT Trs +0+14-2.0 28.34-0.1 A S&P MC400 +0+12 +5 338.25 -3.
A+ Div & Gro +0 +8 +6 29.50 -0.16 A+ Equity Inc +0+11 +5 20.27 -0.11	Janus Henderson C	A Div Gro +0 +9 +6 16.91 -0.19 A- Fund Eq +0+10 +4 12.04 -0.12	A+ IntegritySC +0+12 +3 33.84-0.23 Nationwide Fds R6	Pear Tree \$ 4.8 bil 800-326-2151	B- 2030 +0+10 +3 22.58n -0.09 B 2035 +0+10 +4 17.66n -0.08	A LCG ldx +0 +3 +9 37.88 -0.35	A S&P SC600 +0+10 +4 363.16 -3.
C+ Growth Opps +0 +6 +4 30.92 -0.34 MidCap Val +0+14 +3 15 34 -0 10	\$ 27.2 bil 800-525-0020 C+ Balanced +0 +7 +4 37.83 -0.24	E HI Muni +0 +9 +2 10.93 0.04	\$ 1.6 bil 800-848-0920 A- BNYM DUSC +0 +6 +7 11.44-0.08	D+ Foreign V +0+22 -1.0 20.85 -0.20 Perm Port Funds	D B 2040 +0+11 +4 25.26n -0.11	A- LCV Idx +0+11 +5 22.06 -0.15 A LCV +0+10 +5 19.15 -0.13	B+ T WIdStk +0+13 +4 183.07 -0.8 Vanguard Funds InstP
A MidCap Val +0+14 +3 15.34-0.10 C MidCap +0+13 +3 23.49-0.25	Janus Henderson S	B- MA Bal +0 +7 +2 10.20 -0.05	A MC Mkt Idx +0+12 +4 15.45-0.17	Perm Port Funds \$ 2.9 bil 800-531-5142	B 2045 +0+11 +4 17.87n -0.08 B+ 2050 +0+11 +4 15.13n -0.07	B Lfcy 2040 +0+10 +3 9.09 -0.05	\$ 813 bil 800-662-2739
	\$ 27.2 bil 800-525-0020	A- MdCp Stk +0+11 +2 28.72 -0.36	Nationwide Funds \$ 742 mil 800-848-0920	A Perm +0+10 +5 47.64n 0.05	5 B 2055 +0+11 +4 15.76n -0.07	A- Qnt SCE +0 +7 +4 15.60 -0.13 C- Real Est +0+13 +3 16.92 -0.09	A Ins T StMk +0 +7 +7 68.36 -0.5 Vanguard Funds Inv
	JHF III DispVal	D- Natl TF +0 +8 +1 10.54 0.03 Lord Abbett I	\$ /42 mil 800-848-0920 A S&P 500 +0 +7 +7 18.61 -0.14	PGIM Funds A \$ 17.1 bil 800-225-1852	D+ Sci&Tch +0+11 +4 28.26n -0.25 B+ SmCp Stk +0 +7 +6 53.26n -0.45	C- Real Est +0+13 +3 16.92 -0.09 A S&P500 ldx +0 +7 +7 42.55 -0.32	\$ 1226 bil 800-662-2739
A- Intl Value +0+25 +1 16.09 0.00	\$ 32.0 bil 888-972-8696 A+ Ds Val +0 +9 +5 21.10 -0.13	\$ 43.2 bil 888-522-2388	Natixis Funds	E Tot Rtn Bnd +0 +9 -1.0 12.21 -0.03 PGIM Jenn Funds A	3 A- SmCp Val +0 +7 +4 49.64n -0.30	B SCB ldx +0 +8 +3 20.91 -0.20 A Soc Ch Eq +0+10 +7 22.77 -0.22	A Div Eqty +0 +7 +7 37.13n -0.3 A+ Div Gro -2 +8 +9 34.57n -0.2
		D Bond Deb +0 +5 0 7.12 -0.02 A Convert +0 +3 +6 12.42 -0.07	\$ 14.6 bil 800-225-5478 C- Inv GB +0 +8 +1 9.97 -0.02	PGIM Jenn Funds A \$ 17.1 bil 800-225-1852	B+ DE +0+10 +5 20.71n -0.12 D SpectrumInc +0 +9 0 11.26n -0.02	A SOC UNEQ +0+10 +7 22.77-0.22 Tocqueville Funds	A- Explorer Va +0+12 +3 39.86n -0.3
A- SchrUSMCO +0+10 +5 16.76-0.17 Heartland Funds	JHITFunLgCpCorFd \$ 2.5 bil 800-225-5291	C- Flt Rte +0 +3 +1 7.97 0.00 D- High Yld +0 +6 0 6.29 -0.03	B+ LS Growth +0 +9 +6 17.24 -0.13 A+ 0akmark +0+11 +5 22.77 -0.16	A+ JennHealthS -1+11 +6 33.81 0.04 A- JennMid-Cap+0+10 +5 12.67 -0.16		\$ 464 mil 800-697-3863 A Toca Fd +0+10 +6 39.08n -0.40	A+ GI Cap Cyc +0+25 +3 12.24n 0.02 B GIbI Eqty +0+16 +4 28.58n -0.22
36 Mo YTD 12Wk 5 Yr Net	36 Mo YTD 12Wk 5 Yr Net	36 Mo YTD 12Wk 5 Yr Net	36 Mo YTD 12Wk 5 Yr Net	36 Mo YTD 12Wk 5 Yr Net	D- Tx-Fr HY +0 +7 +1 11.00n 0.03	Tortoise Capital	B Inti Val +0+23 +1 38.72n 0.1
Performance % % After Asset NAV	Performance % % After Asset NAV Rating Fund Chg Chg Tax Rtn Value Chg	Performance % % After Asset NAV Rating Fund Chg Chg Tax Rtn Value Chg	Performance % % After Asset NAV Rating Fund Chg Chg Tax Rtn Value Chg	Performance % % After Asset NAV Rating Fund Chg Chg Tax Rtn Value Chg	A US ER +0 +7 +7 36.95n -0.27	\$ 3.0 bil 855-822-3863	C- LS Cons Gro +0 +9 +2 19.77n -0.0 B LS Growth +0+11 +3 37.40n -0.1
				,,,,,,,,,	A- USLgCpCore +0 +7 +7 29.12n -0.29 A Value +0 +8 +6 38.43n -0.26	A+ MLP&EnInc +0 +2 +3 7.45 0.03 A MLP&Pipe +0 +7 +3 13.51 0.11	D- LS Income +0 +8 +1 14.81n -0.0
UNITED STATES DISTRI					Price Funds Advisor	Touchstone Family Fd \$ 6.5 bil 800-543-0407	C+ LS Mod Gro +0+10 +3 28.45n -0.1 D MA Tax-Ex +0 +8 +2 10.24n 0.0
SOUTHERN DISTRICT O		NEW TONT X	1.01		\$ 12.0 bil 800-225-5132 A Cap App +0 +7 +7 29.95-0.16	\$ 6.5 bil 800-543-0407 A+ Focused +0 +7 +7 52.46 -0.14	C- Mid-CapGrth +0 +9 +4 19.53n -0.3
	RES POLICE AND FIRE RETI on Behalf of All Others Similar		o. 1:21-cv-03385-NRB		Price Funds I	A MC Value +0 +8 +4 21.28 -0.20	A- Mkt Neut -1 +0 12.21n 0.0

SOUTHERN DISTRICT OF NEW YORK		\$ 12.0 bil 800-225-5132	\$ 6.5 bil 800-543-0407
CITY OF ST. CLAIR SHORES POLICE AND FIRE RETIREMENT	X . Civil Action No. 1:21-cv-03385-NRB	A Cap App +0 +7 +7 29.95 -0.1	
SYSTEM, Individually and on Behalf of All Others Similarly Situated,		Price Funds I	A MC Value +0 +8 +4 A Small Co +0 +9 +4
Plaintiff.	: <u>CLASS ACTION</u>	\$ 310 bil 800-638-5660 C+ Flt Rate +0 +4 +2 9.31-0.1	
i minini,	: SUMMARY NOTICE	E ILC Cor Gr +0 +1 +4 42.85 -0.1	
VS.	SUMMART NOTICE	B- I MCEq Gr +0+13 +6 57.77 -0.	
CREDIT SUISSE GROUP AG, THOMAS GOTTSTEIN, DAVID R.	:	B + I SC Stk +0 +7 +6 24.80 -0.2	
MATHERS, LARA J. WARNER AND BRIAN CHIN,		C+ LgCp Gro +0 +0 +6 46.95 -0.3	
Defendente	:	A LgCp Val +0+10 +6 22.48 -0.7	10 A+ Lrg Cp Foc +0 +6 +7
Defendants.	ï V	PRIMECAP Odyssey Fds	A+ Value +0+11 +6
	_^	\$ 20.7 bil 800-729-2307	Transamerica A
	E ACQUIRED AMERICAN DEPOSITORY RECEIPTS ("ADRs") DURING THE PERIOD FROM OCTOBER 29, 2020 THROUGH	B- OdysseyAgGr +0+16 +3 38.82n -0.	
MARCH 31, 2021, INCLUSIVE (THE "CLASS")	DURING THE PERIOD FROM OCTOBER 29, 2020 THROUGH	A- UUySSEY010W+0+13 +0 33.40h-0.	
	Rules of Civil Procedure and an Order of the United States District Court for	A OdysseyStoc +0+14 +6 33.10n -0.3	
	d litigation (the "Litigation") has been certified for the purpose of settlement	T Thicipal Tulius A	\$ 238 mil 866-209-1962
only as a class action on behalf of the Class, except for certain persons an	d entities who are excluded from the Class by definition as set forth in the full	\$ 56.5 DII 800-222-5852	A- ESG GI Eq +0+14 +5
printed Notice of Pendency and Proposed Settlement of Class Action (the	e "Notice").	A Cap App +0 +7 +6 53.98 -0.4	
	reached a proposed settlement of the Litigation for \$32,500,000.00, that, if	C+ SAM Bal +0+10 +1 13.94-0.0 Principal Funds Inst	06 \$ 6.3 bil 866-273-7223 A Rock Qlt LC +0 +9 +7
approved, will resolve all claims in the Litigation.		\$ 56.5 bil 800-222-5852	D- TrStratBond +0 +6 0
A hearing will be held on May 11, 2023, at 11:00 a.m., before the Ho	norable Naomi Reice Buchwald, United States District Judge, at the United		
	c Moynihan United States Courthouse, 500 Pearl Street, Courtroom 21A, New proposed settlement of the claims in the Litigation for the principal amount		
of \$32,500,000.00, plus interest, should be approved by the Court as fai	r, just, reasonable, and adequate; (2) whether a Final Judgment and Order of	C+LCGI +0 +5 +7 13.48-0.	1 ·
	Litigation with prejudice against Defendants, and the Releases specified and	A ICVIII +0 +9 +5 17.05-0	
Allocation is fair reasonable and adequate and should be approved; and	mber 12, 2022 (and in the Notice) should be granted ¹ ; (3) whether the Plan of I (4) whether the application of Lead Counsel for an award of attorneys' fees		
and expenses and an award to Lead Plaintiff in connection with its repres	sentation of the Class should be approved.	B LT 2040 +0+11 +3 13.93 -0.0	08 A- US Val Eqty +0+13 +2
IF YOU PURCHASED OR OTHERWISE ACOUIRED CREDIT SUIS	SE ADRs DURING THE PERIOD FROM OCTOBER 29, 2020 THROUGH	B LT 2050 +0+12 +4 14.34 -0.0	09 A- Qual Val +0 +8 +6
MARCH 31, 2021, INCLUSIVE, YOUR RIGHTS MAY BE AFFECTED	BY THE SETTLEMENT OF THIS LITIGATION. If you have not received		16 UM Funds
a detailed Notice and a copy of the Proof of Claim and Release form, you	u may obtain copies by writing to Credit Suisse Securities Settlement, Claims	C Real Est +0+12 +3 26.56 -0.0	06 \$ 3.3 bil 800-480-4111
Administrator, c/o Gilardi & Co. LLC, P.O. Box 6159, Novato, CA 9494		A- SC S&P600 +0+10 +4 24.30 -0.2	
	Net Settlement Fund, you must submit a Proof of Claim and Release by mail	A- SmallCap +0 +7 +4 25.21 -0.3	
	<i>n April 6, 2023</i>), establishing that you are entitled to a recovery. If you are a igible to share in the distribution of the net proceeds of the settlement, but you	D 0011101 1010 0 7.10 0.	
will nevertheless be bound by any judgments or orders entered by the Co		Prospector Funds	A 500 Index +0 +6 +7
If you are a Class Member and you desire to be excluded from the Clas	s, you must submit a request for exclusion, in writing and in accordance with	\$ 251 mil 877-734-7862	A- CapitalGrow +0+12 +3
the instructions set forth in the Notice, to Credit Suisse Securities Settler	ment, EXCLUSIONS, c/o Gilardi & Co. LLC, P.O. Box 5100, Larkspur, CA	A Opportunity +0 +9 +0 23.03n -0.	
	rs who do not timely and validly request exclusion from the Class in response proposed settlement and any judgment entered in the Litigation pursuant to		A- IncomeStock +0 +9 +5
the Stipulation.	proposed settlement and any judgment entered in the Entigation pursuant to	A- Trust Strat +0 +3 +7 15.55n -0.1	D- Income +0 +8 0
•	xpense application must be in accordance with the instructions set forth in the		 A NASDAQ-100I +0 +2 +10 A- SmallCapStc +0+10 +4
Notice and received by each of the following recipients <i>no later than Ap</i>		\$ 38.6 bil 800-225-1581	D Tax-ExInt-T +0 +5 +2
CLERK OF THE CO	URT	A Conv Sec +0 +5 +5 21.78 -0.1	
UNITED STATES D	ISTRICT COURT	A+ GIHealthCr -1 +9 +8 55.19 0.1	D Tak Ekelig i 0 0 1
	ICT OF NEW YORK	B+ GrowthOppty +0 +3 +7 38.79 -0.3	36
500 Pearl Street	MOYNIHAN UNITED STATES COURTHOUSE	A+ LargeCpVal +0 +9 +6 28.47 -0.2	
New York, NY 1000	7-1312	A Research +0 +6 +6 35.44 -0.5	
Lead Counsel:		A- Sm Cap Gro +0 +4 +7 49.69 -0.5	
ROBBINS GELLER	PUDMAN	A- Sstnbl Ldrs +0 +6 +7 89.76 -0.9	
& DOWD LLP	RODMAN	Putnam Funds Class Y	A- LineSelGro +0+12 +9
JASON C. DAVIS		\$ 20.2 bil 800-225-1581	A- LineSmCpOpp+0+12 +5
Post Montgomery Ce One Montgomery Str		C- UltShtDurl +0 +1 +1 10.03 0.0	
San Francisco, CA 94		Royce Funds	\$ 1.5 bil 800-544-4653
Defendants' Counsel:		\$ 5.2 bil 800-221-4268 A- PA Mut +0+14 +4 7.99n-0.0	A+ GlobalResrc +0 +8 +3 07 A- Intl Gold +11+39 +1
<i></i>		A- PA Mut +0+14 +4 7.99n -0.1 A+ SC Oppty +0+15 +5 14.05n -0.7	
CAHILL GORDON HERBERT S. WASH		A SC Spec Eq +0 +9 +3 16.27n -0.	1
EDWARD MOSS		Russell Funds S	A 500 ldx +0 +7 +7
ADAM S. MINTZ		\$ 14.6 bil 800-787-7354	B Bal Idx +0 +7 +4
32 Old Slip New York, NY 10005		A- Global Eq +0+13 +4 7.94-0.0	
		D Toy Ex Bond 10 15 12 22 05 01	
	FICE, CREDIT SUISSE OR DEFENDANTS' COUNSEL REGARDING a may contact Lead Counsel at the address listed above or by an email to	A- TM US Lg Cp +0 +8 +6 58.05 -0.3	
Lead Counsel at settlementinfo@rgrdlaw.com. Copies of certain ple	addings and other documents filed in the Litigation can also be found at		
www.CreditSuisseSecuritiesSettlement.com.	~	Rydex Investor Class	A Cnsmr Stp -3 +7 +6
		\$ 1.9 bil 800-820-0888	B- Dev Mkt +0+23 +1
DATED: December 23, 2022	BY ORDER OF THE COURT	A NASDAQ-100 +0 +2 +9 47.71n -0.4	
	UNITED STATES DISTRICT COURT SOUTHERN DISTRICT OF NEW YORK	A- Nova Fund +0 +9 +6 84.76n -0.9	97 D EM St I +0+17 0
	Section and the section of the secti	1 A 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4	0/14

21.28 -0.20 A- Mkt Neut -1 +0 12.21n 0.06
 A
 PrmCp Cre
 +0+13
 +6
 28.23n -0.19

 A+ Sel Value
 +0+16
 +4
 26.14n -0.23
 B STAR +0+12 +3 25.27n -0.13 43.05 -0.59 A+ Str SC Eq +0+11 +5 32.79n -0.24 A+ Strat Eqty +0+11 +5 31.66n -0.29 C- Tgt Ret Inc +0 +8 +1 12.62n -0.03
 48.96 -0.10
 C
 Tgt Ret2020
 +0
 +9
 +2
 26.20n
 -0.07

 10.25 -0.03
 C + Tgt Ret2025
 +0+10
 +3
 17.28n
 -0.05
 C+ Tgt Ret2030 +0+10 +3 32.55n -0.12 B- Tgt Ret2035 +0+11 +3 20.09n -0.07 26.06 -0.18 B Tgt Ret2040 +0+11 +4 35.30n -0.14 B Tgt Ret2045 +0+12 +4 23.70n -0.10 B+ Tgt Ret2050 +0+12 +4 39.27n -0.17 53.27n -0.39 B+ Tgt Ret2055 +0+12 +4 43.81n -0.18 B+ Tgt Ret2060 +0+12 +4 40.34n -0.17 jer E Tot Bd II +0 +8 0 9.68 -0.02 17.91 -0.12 C+ TotIntIStk +0+21 +1 17.79 0.01 19.67 -0.02 Victory Funds \$ 14.7 bil 800-539-3863 A Dvsd Stock +0 +6 +4 17.31 -0.14 26.56n -0.08 A+ Estab Val +0+12 +8 45.63 -0.46 A+ Sm Co Opp +0+11 +6 47.77 -0.37 Virtus Equity Trust \$ 4.2 bil 800-243-1574 18.98 -0.16 12.45 -0.09 B- KAR Sm-Cp G +0+11 +8 31.46 -0.37 VirtusFunds CI I \$ 9.8 bil 800-243-1574 77.43 -0.69 **A**- KARSm-CapVa+0+9 +3 21.94 -0.35 A+ KAR SmCp Cr +0 +9 +10 42.47 -0.35 D+ NwfleetMSST+0+4 0 4.41-0.01 49.64n -0.38 10.60n -0.05 24.04 a corr Vivaldi Merger \$ 2.4 bil 877-779-1999 24.31n -0.05 B TrustMrgrAr +0 +2 +3 10.74 0.00 17.40n -0.12 Voya Fds 11.52n -0.02 \$ 6.8 bil 800-992-0180 E Intmdt Bd +0 +8 0 8.84 -0.02 28.88n -0.29 Wasatch 11.80n -0.11 12.63n 0.01 \$5.8 bil 800-551-1700
 A Core Gro
 +0+17
 +6
 69.38n -0.77

 16.44n -0.10
 A+
 Micro CpV
 +0
 +8
 +7
 3.07n -0.03
 WCM Focus Funds X– \$ 17.1 bil 888-988-9801 B+ FocusedItIG +0+20 +5 21.13-0.14 WesMark Funds 27.02n -0.32 \$818 mil 800-864-1013 29.60n -0.22 A LargeCompan+0 +5 +6 19.31n -0.17 44.59n -0.42 Western Asset \$ 59.1 bil 877-721-1926 E Core Bond +0+11-1.0 11.06-0.04 43.91 -0.12 E CorePlusBon +0+12 -1.0 9.84 -0.04 9.86 0.20 D ManagedMuni+0+7 +1 15.10 0.03 E SMAShSeries +0+16 -3.0 6.60n -0.03 Williamsburg Invst T 359.85n -2.7 \$800 mil 800-281-3217 40.68n -0.24 **A+** SmCp Focus +0 +9 +7 15.85n -0.02 11.40n 0.03 Wilmington Funds 11.49n 0.04 \$12.4 bil 800-497-2960 153.20n -0.84 A+ RiverSmCpGr +0 +2 +8 48.40 -0.77 19.73n -2.0 A LC Str +0 +7 +7 23.69 -0.19 91.94n -0.86 Wm Blair Funds Cl I 14.41n -0.02 \$ 4.4 bil 800-635-2886 41.10n -0.43 A Sm Cap Gro +0+12 +6 29.81 -0.19 34.79n 0.21 A Sm Cap Val +0+10 +4 28.83 -0.16
 YTD 12Wk
 SYr
 Net

 %
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 Asset NAV

 Performance
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 (big |Chg |Tax Rtn | Value | Chg
 Rating | Fund
 | Chg |Chg |Tax Rtn | Value | Chg

¹ All capitalized terms used in this Summary Notice that are not otherwise defined herein shall have the meanings ascribed to them in the Stipulation, which is available at www.CreditSuisseSecuritiesSettlement.com.

I, Carla Peak, as Vice President, Legal Notification Services at Gilardi & Co. LLC, a KCC Class Action Services Company in San Rafael, California, hereby certify that I caused the attached notice to be printed in said publication on January 23, 2023:

Name of Publication: Investor's Business Daily Address: 12655 Beatrice Street City, State, Zip: Los Angeles, CA 190066 Phone #: 1-800-831-2525 State of: California

I declare under penalty of perjury that the foregoing is true and correct. Executed on this 23rd day of January 2023, at Sellersville, Pennsylvania.

aila Plato

Carla Peak

A16 WEEK OF JANUARY 30, 2023 Case 1:21-cv-03385-NRB Document 82-3 Filed 03/31/23 Page 10 of 35

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	Cas	se 1:21-cv-03385	-NKB Document	182-3 Hited 03/3	31/23 - Page 10 of		
36 Mo YTD 12Wk 5 Yr Net Performance % % After Asset NAV Rating Fund Chg Chg Tax Rtn Value Chg	36 Mo YTD 12Wk 5 Yr Net Performance % % After Asset NAV Rating Fund Chg Chg Tax Rtn Value Chg	36 Mo YTD 12Wk 5 Yr Net Performance % % After Asset NAV Rating Fund Chg Chg Tax Rtn Value Chg	36 Mo YTD 12Wk 5 Yr Net Performance % % After Asset NAV Rating Fund Chg Chg Tax Rtn Value Chg	36 Mo YTD 12Wk 5 Yr Net Performance % % After Asset NAV Rating Fund Chg Chg Tax Rtn Value Chg	36 Mo YTD 12Wk 5 Yr Net Performance % % After Asset NAV Rating Fund Chg Chg Tax Rtn Value Chg	36 Mo YTD 12Wk 5 Yr Net Performance % % After Asset NAV Rating Fund Chg Chg Tax Rtn Value Chg	36 Mo YTD 12Wk 5 Yr Net Performance % % After Asset NAV Rating Fund Chg Chg Tax Rtn Value Chg
A- Enterprise +0+11 +7 123.05 0.75	-M-N-O-	A Guardian +0 +6 +8 20.42n 0.25	E Em Mkts Bd +0+12-1.0 8.27 0.00	A OdysseyStoc +0+11 +6 33.93n 0.06	\$ 3.5 bil 877-807-4122	E Income +0 +6 0 11.50n -0.01	A Rus 3000 ld +0 +7 +7 352.89 3.81
JHF III DispVal \$ 32.0 bil 888-972-8696	MainStay Fds A \$ 8.8 bil 800-624-6782	Neuberger Berman Tr \$ 6.1 bil 800-877-9700	D+ High Yield +0 +5 +1 7.77 0.02 E IntlBd(DH) +0 +3 0 9.52 0.00	Principal Funds A \$ 56.5 bil 800-222-5852	A+ Value +0 +8 +9 70.64 0.86 Spirit of America	A+ NASDAQ-1001 +0 +8 +10 30.81n 0.61 A- SmallCapStc +0 +8 +4 12.28n 0.09	Vanguard Funds InsP \$ 813 bil 800-662-2739
A+ Ds Val +0 +7 +5 21.81 0.23 A+ DVMC +0+10 +5 26.09 0.29	A MK Convert +0 +3 +6 18.02 0.07	A- Genesis +0 +7 +6 58.20 0.42 New Covenant Funds	E Inv Grd Cr +0 +8 0 8.98 0.00 E Lng-TmCrBd +0+14-1.0 9.31 -0.01	A Cap App +0 +7 +6 56.19 0.69 A- Eqty Inc +0+10 +4 36.86 0.30	\$ 498 mil 800-452-4892 A- Energy +0 +5 -1.0 14.36 0.26	D Tax-ExInt-T +0 +7 +2 12.62n 0.00 D- Tax-ExLng-T +0+10 +1 12.18n 0.00	A Insti Indx +0 +7 +7 340.42 3.73 Vanguard Funds Inst
JHITFunLgCpCorFd	C- MK HY CB +0 +5 0 5.06 0.01 A+ WMC End C +0 +9 +6 30.90 0.06	\$ 1.3 bil 877-835-4531	E Long Dur TR +0+12-1.0 7.60-0.03	C+ SAM Bal +0 +9 +1 14.24 0.08	SSgA Funds	A- Value +0 +8 +4 17.03n 0.14	\$ 813 bil 800-662-7447
\$ 2.5 bil 800-225-5291 A- HancockFdmn+0+9 +4 54.97 0.83	A+ WMC Val +0 +6 +7 27.70 0.21	A Growth +0 +7 +6 51.78n 0.51 NewAlternativesFd	D- Low Dur +0 +2 0 9.17 0.00 D+ MtgOpp&Bd +0 +3 0 9.52 0.00	Principal Funds Inst \$ 56.5 bil 800-222-5852	\$ 1.4 bil 800-997-7327 A SSS&P500Ind +0 +7 +7 212.98n 2.34	-V-W-X-	A- FTSE Soc +0 +7 +7 26.75 0.31 E LT Trs +0+10-2.0 28.09-0.14
John Hancock \$ 23.6 bil 800-225-5291	MainStay Fds I \$ 3.5 bil 800-624-6782	\$ 372 mil 800-423-8383 A Alternative +0+12 +8 74.92 0.20	C- Real Return +0 +3 +1 10.24 0.01 D+ Short-Term +0 +1 +1 9.46 0.01	D+ Hi In +0 +5 0 8.10 -0.02 A LC S&P500 +0 +7 +7 20.38 0.22	State Street Institu \$ 1.3 bil 800-242-0134	Value Line Funds \$ 1.9 bil 800-243-2729	A S&P MC400 +0+10 +5 350.78 3.02 A S&P SC600 +0 +7 +4 375.11 2.59
E HancockBond+0 +7 0 13.80 -0.01 A HancockClsc+11+13 +3 34.68 0.33	A S&P500 ldx +0 +7 +6 46.39 0.51 Mairs&Power	Nicholas Group \$ 5.0 bil 800-544-6547	D+ ShtAsstInv +0 +1 +1 9.85 0.00 A- Stk+Abs Rtn +0 +8 +6 9.55 0.11	B- LCG I +0 +6 +7 14.17 0.20 A- LCV III +0 +7 +5 17.58 0.14	A SmCp Equity +0 +7 +4 17.40 0.14 TCW Funds	A LineMdCpFoc +0+12 +10 27.91n 0.18 A- LineSelGro +0+10 +9 30.59n 0.29	B+ T WIdStk +0+12 +4 189.35 1.49
C IntG +0+20 +2 24.60 0.14	\$ 5.9 bil 800-304-7404 A- &PowerGrowt+0 +5 +6 124.24n 0.87	A Equity Inc +0 +8 +7 20.37n 0.12	A- StocksPLUS +0 +8 +6 9.99 0.11	B- LT 2030 +0 +9 +3 12.92 0.07	\$ 6.9 bil 800-248-4486	A- LineSmCpOpp+0 +9 +5 45.93n 0.28	Vanguard Funds InstP \$ 813 bil 800-662-2739
John Hancock Class 1 \$ 24.2 bil 800-225-5291	A- Sml Cap +0 +5 +5 27.33n -0.08	A- Fund +0 +9 +8 73.54n 0.67 Northern Funds	E Tot Rtn ESG +0 +7 -1.0 7.77 -0.02 E Tot Rtn +0 +6 -1.0 8.73 -0.01	B- LT 2040 +0+10 +3 14.33 0.10 B LT 2050 +0+11 +4 14.83 0.12	E EmMktsIncom+0+12-2.0 6.33n 0.01 E TotalReturn +0 +7 -1.0 8.50n -0.03	VanEck Funds \$ 1.5 bil 800-544-4653	A Ins T StMk +0 +7 +7 71.24 0.78 Vanguard Funds Inv
B+ MM Ls Ag +0+12 +4 12.75 0.11 B- MM Ls Bl +0+10 +2 12.25 0.06	Marsico Funds \$ 1.2 bil 888-860-8686	\$ 35.9 bil 800-595-9111 E Bond Index +0 +6 0 9.37n -0.02	A+ TRENDS MFS +0 -7 +5 11.36 0.04 PIMCO Funds A	A+ MCV I +0 +9 +6 16.28 0.13 C Real Est +0+10 +3 27.32 0.25	Third Avenue \$ 1.1 bil 800-443-1021	A+ GlobalResrc +0 +4 +3 44.90 0.30 Vanguard Funds Adm	\$ 1226 bil 800-662-2739
B MM Ls Gr +0+11 +3 12.61 0.09	A- Foc +0 +5 +8 16.86n 0.20 Mass Mutual	D+ HY Fxd Inc +0 +6 0 5.84n 0.02	\$ 32.2 bil 800-927-4648	A- SC S&P600 +0 +7 +4 25.10 0.17	A+ Value +13+25 63.77 0.63	\$ 2115 bil 800-662-2739	A Div Eqty +0 +8 +7 38.91n 0.49 A Div Gro +0 +5 +9 35.18n 0.01
John Hancock Funds A \$ 15.3 bil 800-225-5291	\$ 3.3 bil 888-309-3539	C+ Intl Eq Idx +0+21 +1 13.16n 0.01 D- Intmdt TxEx +0 +7 +1 9.93n 0.01	A RAE PLUS +0 +8 +3 5.16 0.05 PIMCO Funds 12	A- SmallCap +0 +5 +4 26.13 0.19 D Sp Prf Sl +0 +8 0 9.12 -0.01	Thivent Funds A \$ 6.8 bil 800-847-4836	A 500 ldx +0 +7 +7 374.81n 4.11 B- Bal ldx +0 +6 +4 41.65n 0.24	A- Explorer Va +0+10 +3 41.35n 0.33 A+ Gl Cap Cyc +0+23 +3 12.55n 0.04
B HancockBala +0 +7 +3 23.51 0.12 JPMorgan A Class	C+ Bl Ch +11+10 +5 18.04 0.28 MassMutual Select	A Lg Cp Core +0 +7 +6 22.72n 0.29 A Mid Cap Idx +0+10 +5 19.91n 0.17	\$ 58.4 bil 888-877-4626 C- Low Dur Inc +0 +5 +1 7.91 0.01	ProFunds Inv Class \$ 1.9 bil 888-776-3637	A+ SC Stk +0+10 +6 20.87 0.07 Thivent Funds S	D CAIntm-Trm +0 +7 +2 11.39n 0.00 D- CAInq-Tm +0+10 +2 11.47n 0.01	B GIbl Eqty +12+17 +4 29.85n 0.28
\$ 44.5 bil 800-480-4111	\$ 12.8 bil 888-309-3539 A Ea Op +0 +6 +8 16.47 0.07	A- SC Core +0 +7 +4 26.52n 0.18	PIMCO Funds Insti	A- UltraNASDAQ +0+12 +10 45.25n 1.73	\$ 4.9 bil 800-847-4836	A Cap Opp +0+12 +7 158.71n 0.92 A+ Cnsmr Dis +12 +7 +7 127.37n 2.32	B Intl Val +11+23 +1 39.68n 0.21 C- LS Cons Gro +0 +8 +2 20.00n 0.04
B- Inv Bal +0 +8 +2 14.40 0.06 C Inv Csv Gr +0 +7 +1 11.87 0.02	A+ Fnd V +0 +8 +5 8.67 0.07 B MCG +0+11 +6 18.85 0.20	B+ Sm Cap Val +0 +6 +2 19.08n 0.14 A Stock Idx +0 +7 +7 43.20n 0.46	\$ 74.8 bil 888-877-4626 A+ Comm+ Strat +0 +3 +5 7.04 0.05	Prospector Funds \$ 251 mil 877-734-7862	A+ LC Val +0 +8 +6 26.93n 0.25 A+ MC Stk +0 +9 +6 33.07n 0.47	A- Cnsmr Stp -1 +3 +6 93.43n -0.25	B- LS Growth +0+11 +3 38.41n 0.23 D- LS Income +0 +6 +1 14.87n 0.00
B+ Inv Gr&Inc +0 +8 +3 16.87 0.09 A- Inv Growth +0+10 +4 20.96 0.14	A S&P500 +0 +7 +7 13.76 0.15	Nuveen Funds A \$ 16.0 bil 800-257-8787	D Dynmc Bd +0 +3 0 9.64 0.01 C- Income +0 +6 0 10.66 0.00	A Opportunity +0 +7 +6 24.35n 0.15 Putnam Funds Class A	Thornburg Fds \$ 18.3 bil 800-847-0200	B- Dev Mkt +0+20 +1 14.74n 0.04 A Div A I +0 +7 +8 42.19n 0.16	C+ LS Mod Gro +0 +9 +3 29.00n 0.12
A+ US Value +0 +7 +6 66.71 0.47 JPMorgan I Class	Matthews Asian Funds \$ 4.4 bil 800-789-2742		B+ Infl Rsp MA +0 +6 +2 7.75 0.02 Pioneer Funds A	\$ 38.6 bil 800-225-1581 A- Conv Sec +0 +4 +5 22.13 0.12	B- Inc Bldr +0+13 +2 22.54 0.02 D Ltd Inc +0 +4 +1 12.72 -0.01	C- EM St I +0+22 0 35.69n 0.23 A+ Energy Idx +0 +5 +6 64.33n 1.89	D- MA Tax-Ex +0 +9 +2 10.20n 0.00 C Mid-CapGrth +0 +9 +4 20.54n 0.27
\$ 80.1 bil 800-480-4111	A+ Innvs +16+38 +4 13.08n 0.20 Meridian Funds	\$ 9.7 bil 800-257-8787	\$ 15.5 bil 800-225-6292	A GIHealthCr -2 +4 +8 54.91 0.10	D Ltd Muni +0 +4 +1 13.67 -0.01	B Energy +0 +7 0 88.13n 1.14	A PrmCp Cre +0+10 +6 28.98n 0.09 A+ Sel Value +0+14 +4 27.41n 0.30
D Em Mkt Eq +12+29 0 31.42 0.31 A Equity Idx +0 +7 +7 60.91 0.66	\$ 1.6 bil 800-446-6662	D- HY Muni +0+12 +3 15.54-0.01 D IntDurMuni +0 +7 +2 8.87 0.00	A Core Eqty +0+11 +5 19.35 0.17 A+ Disc Gro +0+10 +7 13.76 0.16	B+ GrowthOppty +0 +5 +7 40.61 0.49 A+ LargeCpVal +0 +7 +6 29.45 0.27	TIAACREF Inst \$ 120 bil 877-518-9161	A+ Equity Inc +0 +7 +7 87.00n 0.53 B- Euro S +0+22 +1 76.02n 0.09	B- STAR +0+11 +3 25.89n 0.15
A Equity Inc +0 +6 +7 23.06 0.15 A+ Gro Advtg +0 +6 +9 25.18 0.37	A+ Contrarian +0 +9 +6 36.82n 0.24 Metropolitan West	D LtdTrmMuni +0 +4 +2 10.86 0.00 A MidCpValue +0 +7 +5 49.81 0.30	A+ Disc Val +0+12 +3 14.08 0.11 A+ Fund +0+10 +7 31.49 0.34	A Research +0 +7 +6 36.88 0.42 A - Sm Cap Gro +0 +2 +7 51.57 0.61	E Bond Indx +0 +6 0 9.73 -0.02 E Core Bond +0 +6 0 9.27 -0.01	A- Explorer +0 +9 +7 94.52n 1.00 B Ext MI +0 +7 +4 109.95n 1.15	A+ Str SC Eq +0 +9 +5 34.19n 0.32 A+ Strat Eqty +0+10 +5 33.02n 0.37
A+ LgCp Gro +0 +4 +11 47.15 0.57	\$ 69.5 bil 800-241-4671 E Total Rtn +0 +6 0 9.36 -0.02	A- SmCapValue +0 +4 +1 27.79 0.15	A+ Mid Cap Val +0+11 +3 23.89 0.22	A- Sstnbl Ldrs +0 +6 +7 93.02 0.83	A Eq Idx +0 +7 +7 28.85 0.32	A- Finl Indx +0 +9 +4 44.20n 0.31 C+ FTSE xUS +0+21 +1 34.18n 0.12	C- Tgt Ret Inc +0 +6 +1 12.73n 0.02 C Tgt Ret2020 +0 +7 +2 26.55n 0.07
A+ LgCp Val +0 +9 +6 18.98 0.15 A MdCp Eq +0 +8 +6 53.47 0.43	D Uncons Bd +0 +5 0 10.49 -0.01	Oakmark Funds Invest \$ 20.8 bil 800-625-6275	Pioneer Funds Y \$ 7.5 bil 800-225-6292	Putnam Funds Class Y \$ 20.2 bil 800-225-1581	A- Gro & Inc +0 +7 +6 13.14 0.18 B Intl Eq +0+19 0 12.29 -0.01	D+ GI Min Vol +0 +6 +3 27.40n 0.00	C+ Tgt Ret2025 +0 +9 +3 17.58n 0.06
A- MdCp Gro +0 +8 +8 40.52 0.47 A- SC Blend +0 +5 +6 28.22 0.24	MFS Funds A \$ 54.9 bil 800-225-2606	A- Eqty & Inc +0 +8 +3 31.51n 0.19 A+ Fund +12+12 +6 114.32n 1.33	E Bond +0 +7 0 8.33 -0.01 D StratIncome +0 +8 0 9.43 0.00	C- UltShtDurl +0 +1 +1 10.03 0.00 RBB Fund	B- Itl Eq Ix +0+21 +1 20.80 0.01 C+ LC Id 2020 +0 +8 +3 17.80 0.05	E GNMA +0 +6 -1.0 9.46n -0.03 A Gro & Inc +0 +7 +7 83.20n 0.98	C+ Tgt Ret2030 +0 +9 +3 33.22n 0.15 B- Tgt Ret2035 +0+10 +3 20.56n 0.11
B+ SmCp Eqty +0 +9 +5 54.12 0.45 A TA Equity +0 +5 +8 34.97 0.37	A Core Equity +0 +7 +6 40.18 0.38 C IntlIntrVal +0+18 +2 38.60 -0.04	A- Global +13+22 +2 32.39n 0.26	Price Funds \$ 310 bil 800-638-5660	\$ 939 mil 888-261-4073 A- BP SCV2 +0 +8 +3 27.17 0.27	C+ LC ld 2025 +0 +9 +3 19.51 0.07 B- LC ld 2035 +0+10 +4 22.85 0.12	A- Groldx +0 +7 +8 120.29n 1.96 A- Health Care +0 +6 +7 90.12n -0.08	B Tgt Ret2040 +0+11 +4 36.22n 0.21 B Tgt Ret2045 +0+11 +4 24.39n 0.16
A+ US Eq +0 +7 +8 18.03 0.19	A MassInvGro +0+11 +8 34.90 0.22 A- Mass Inv Tr +0 +8 +6 33.55 0.29	A Select +14+11 +1 56.62n 0.78	B- PriceQMUSSC+0 +9 +5 37.37n 0.33	Royce Funds	B LC ld 2040 +0+11 +4 24.20 0.15	D Hi YId TxEx +0+10 +2 10.62n 0.00	B Tgt Ret2050 +0+12 +4 40.47n 0.29
A+ US LCC + +0 +8 +7 15.71 0.16 A Val Advtg +0 +7 +5 36.27 0.28	D- Muni Income +0 +8 +1 8.20 0.00	Old Westbury Fds \$ 37.7 bil 800-607-2200	A+ AllCp Opp +0 +7 +10 55.09n 0.48 C+ Balanced +0 +9 +3 23.49n 0.12	\$5.2 bil 800-221-4268 A- PA Mut +0+12 +4 8.29n 0.05	B+ LC ld 2045 +0+11 +4 25.05 0.17 A LCG ldx +0 +5 +9 39.85 0.57	A+ Hith Cr Idx -1 +4 +9 123.39n 0.29 C- HY Corp +0 +6 +1 5.31n 0.01	B Tgt Ret2055 +0+12 +4 45.14n 0.31 B Tgt Ret2060 +0+12 +4 41.57n 0.29
JPMorgan L Class \$ 8.9 bil 800-480-4111	E TotRetBond +0 +7 -1.0 9.63 -0.01 B TotalReturn +0 +7 +3 19.16 0.08	A- All Cp Core +0 +9 +7 21.21n 0.18 C+ LC Strat +0+10 +3 15.55n 0.17	D+ BlueChpGro +0 +6 +4 112.90n 1.77 C Comm/Tech +11 +8 +5 103.08n 1.20	A+ SC Oppty +11+13 +5 14.68n 0.13 A SC Spec Eq +0 +7 +3 16.64n 0.05	A- LCV ldx +0 +9 +5 22.78 0.18 A LCV +0 +8 +5 19.82 0.19	A- Indus Idx +0 +9 +5 97.67n 0.53 C- Infl-Prot +0 +3 +1 23.82n 0.00	E Tot Bd II +0 +5 0 9.64 -0.02 C+ TotIntIStk +0+21 +1 18.21 0.07
A MdCp Val +0 +8 +5 36.34 0.20	B Utilities +0 +8 +6 22.66 0.02 MFS Funds I	D Muni Bd +0 +6 +1 11.67n 0.00	A Div Gr +0 +7 +9 66.05n 0.32	A- SC Tot Ret +0+12 +3 7.16n 0.07	B Lfcy 2040 +0+10 +3 9.34 0.06	A+ InfoTch Idx +0 +9 +12 179.42n 2.89	Victory Funds
A US Sm Co +0 +7 +4 16.33 0.13 JPMorgan R Class	\$ 55.2 bil 800-225-2606	C Sm&Md Cp St+0+13 +1 15.00n 0.09 Olstein	E EM Stock +12+27-2.0 38.47n 0.40 A Eq Inc +0 +9 +5 34.31n 0.28	Russell Funds S \$ 14.6 bil 800-787-7354	A Ont SCE +0 +5 +4 16.20 0.11 C- Real Est +0+11 +3 17.44 0.16		\$ 14.7 bil 800-539-3863 A Dvsd Stock +0 +5 +4 18.04 0.20
\$ 48.7 bil 800-480-4111 E Core Bond +0 +5 0 10.44 -0.02	B- Growth +0 +8 +8 142.21 1.53 B Intl Equity +0+20 +4 30.65 -0.01	\$ 312 mil 800-799-2113 A- All Cap Val +0+11 +5 25.87 0.18	A EqIndex500 +0 +7 +7 106.83n 1.17 A+ Financial +0+10 +6 33.89n 0.33	A- Global Eq +0+12 +4 8.21 0.06 D Tax Ex Bond +0 +7 +2 22.04 0.01	A S&P500 ldx +0 +7 +7 44.31 0.48 B+ SCB ldx +0 +6 +3 21.67 0.14	D- Int-Tm Inv +0 +7 0 8.62n -0.01 E Int-Tm Trs +0 +3 0 10.16n -0.03	A+ Estab Val +0+10 +8 47.31 0.43 A+ Sm Co Opp +0 +9 +6 49.29 0.30
E Core PI Bd +0 +6 0 7.37 -0.01 D+ High Yield +0 +5 0 6.36 0.02	B- MidCapGrowt+0+10 +7 25.39 0.23 A+ MidCapValue+0+10 +6 29.91 0.21	Optimum Funds Inst \$ 7.8 bil 800-914-0278	A GIbl Stck +0+13 +7 50.05n 0.41 E GIbl Tech +15 +7 +1 11.56n 0.21	A- TM US Lg Cp +0 +8 +6 60.39 0.64		D Int-Tm TxEx +0 +7 +2 13.67n 0.00 A- Intl Gro +14+25 +4 102.77n 1.21	Virtus Equity Trust
D- Mtge Secs +0 +5 0 10.24 -0.02	A- Research +0 +7 +7 50.62 0.47	E Fxd Inc +0 +7 -1.0 8.28 -0.01	C- GrowthStock +0 +4 +4 67.29n 0.96	A US Sm Cp Eq +0 +7 +4 25.64 0.20 Rydex Dynamic Fds	\$ 464 mil 800-697-3863	A Lg-Cp I +0 +7 +7 93.23n 1.05	\$ 4.2 bil 800-243-1574 B- KAR Sm-Cp G+12+8 +8 32.58 0.23
D+ Sh Dur Bd +0 +2 +1 10.57 0.00 A+ SmCp Val +0 +6 +3 26.07 0.18	A- Value +0 +8 +6 49.01 0.09 Morgan Stanley Inst	A- Lg Cp Val +0 +8 +6 19.24 0.10 A+ S-M Cap Gro +0 +4 +7 11.78 0.13	A HIth Sci +0 +4 +9 90.39n 0.34 C+ Intl Disc +0+18 +1 62.20n 0.39	\$ 622 mil 800-820-0888 A- NASDAQ 2x +0+12 +10 227.86 8.71	A Tocq Fd +0 +8 +6 40.32n 0.23 Tortoise Capital	E Lg-Tm Inv +0+14-1.0 8.32n-0.02 E Lg-Tm Trs +0+10-2.0 9.36n-0.05	VirtusFunds \$ 5.8 bil 800-243-1574
A+ US Res EnEq +0 +7 +7 30.89 0.36 Kinetics Funds	\$ 164 bil 800-548-7786 B- GI Fr +0+11 +6 31.34 0.14	A- S-M Cap Val +0 +9 +2 13.95 0.10 Osterweis Strat Income	B MdCp Growth+0+11 +6 95.64n 1.04 A+ MdCp Val +0+14 +5 30.94n 0.24	Rydex Investor Class \$ 1.9 bil 800-820-0888	\$ 3.0 bil 855-822-3863 A+ MLP&EnInc +0 +0 +3 7.55 0.08	D Lg-Tm Tx-Ex +0+10 +2 10.90n 0.00 D+ Ltd-Tm TxEx +0 +4 +1 10.80n 0.00	A- Silvant FG +0 +6 +6 48.02 0.83 VirtusFunds CI I
\$ 1.5 bil 800-930-3828	E Growth +15 -1 +2 26.32 0.53 MorganStanlevPathway	\$ 4.7 bil 866-236-0050	A+ New Era +0 +9 +4 43.68n 0.47	A NASDAQ-100 +0 +8 +9 50.89n 1.00	A MLP&Pipe +0 +4 +3 13.64 0.13	B+ MC G I +0 +9 +6 83.60n 1.08 A MC V I +0+10 +5 74.40n 0.63	\$ 9.8 bil 800-243-1574
A+ Paradigm -5 -2 +14 88.41n 0.40 A+ SC Oppty -3 +0 +17 125.80n 0.50	\$ 4.3 bil 888-673-9950	C+ StratIncome +0 +5 +1 10.62n 0.01 −P−Q−R−	B- NewHorizons +0 +5 +7 50.53n 0.75 B- OverseasStc +0+20 +1 11.93n 0.02	A- Nova Fund +0+10 +6 90.01n 1.46 -S-T-U-	Touchstone Family Fd \$ 6.5 bil 800-543-0407	A- Md-Cp I +0 +9 +6 270.26n 2.86	A- KARSm-CapVa+0+6 +3 22.63 0.09 A+ KAR SmCp Cr +0 +7 +10 43.46 0.24
Laudus Funds \$ 2.0 bil 800-447-3332	A- Lg Cap Eq +0 +8 +6 19.95n 0.21 A- SMid Cap Eq +0 +8 +4 15.72n 0.12	PACE Funds CI P	C 2010 +0 +7 +2 14.11n 0.04 C+ 2015 +0 +8 +2 11.76n 0.05	Schwab Funds	A+ Focused +0 +8 +7 54.67 0.61 A MC Value +0 +6 +4 22.12 0.19	A+ Mtris Idx +0+14 +5 93.94n 0.57 D NJ Lng-Trm +0+10 +2 11.38n 0.00	D NwfleetMSST+0+3 0 4.41 0.00 Vivaldi Merger
C SelectLgCap+11 +8 +6 18.78n 0.27 Lazard Insti	Muhlenkmp \$ 295 mil 800-860-3863	\$ 5.0 bil 800-647-1568 A- Lg Co Gr +0 +4 +7 12.71 0.17	C+ 2020 +0 +8 +3 17.56n 0.07 B- 2025 +0 +8 +3 15.39n 0.07	\$ 229 bil 800-345-2550 B+ Fdm Itl LCl +0+21 +2 9.86n 0.04	A Small Co +0 +8 +4 5.13 0.05 Touchstone Funds Gro	D- NY Lng-Trm +0+10 +1 10.84n 0.00 D PA Lng-Trm +0+10 +2 10.88n 0.01	\$ 2.4 bil 877-779-1999
\$ 18.5 bil 800-823-6300		A- Lg Co VI +0+11 +4 18.96 0.15	B- 2030 +0 +9 +3 23.13n 0.12	A + Fdm US LC1 +0 +8 +8 22.10n 0.19 A + Fdm USSmCol +0 +9 +4 15.21n 0.11	\$ 3.6 bil 800-543-0407	C Pac Stk +0+21 0 86.68n 0.22 A PRIMECAP +0+11 +7 140.78n 0.91	B- TrustMrgrAr +0 +2 +3 10.75 0.00 Voya Fds
D Emg Mkt Eq +11+21 -2.0 16.13 0.11 B- GlLstdInfr +0+10 +4 14.89 -0.02	\$ 1.9 bil 800-539-3863	Parnassus Fds	B 2035 +0+10 +4 18.16n 0.11 B 2040 +0+10 +4 26.06n 0.18	A Health Care +0 +6 +8 26.09n 0.00	B- Mid Cap +0+10 +6 44.70 0.26 Touchstone Strategic	C- RE ldx +0+11 +2 126.61n 1.39	\$ 6.8 bil 800-992-0180 E Intmdt Bd +0 +6 0 8.82-0.01
C- Int Str Eq +0+16 +1 14.53 0.03 Legg Mason I	C Intl SmCp +0+19 0 13.94 0.05 Munder Funds CI A	\$ 12.7 bil 800-999-3505 A Core Eqty +0 +9 +8 49.30n 0.42	B+ 2045 +0+11 +4 18.47n 0.14 B+ 2050 +0+11 +4 15.65n 0.13	B- Intl Idx +0+21 +1 21.51n 0.01 A- Lg-Cap Gro +0 +7 +6 21.41n 0.28	\$ 2.2 bil 800-543-0407 A+ Lrg Cp Foc +0 +8 +7 50.92 0.56	A-S-CId +0 +8 +5 95.21n 0.84 C+SCGId +0 +8 +4 77.46n 0.67	Wasatch
\$ 4.2 bil 877-721-1926 C+ Intl Gro +0+17 +3 58.45 -0.03	\$ 802 mil 800-539-3863 A Multi-Cap +0 +5 +3 42.40 0.47	Pear Tree \$ 4.8 bil 800-326-2151	B+ 2055 +0+11 +4 16.31n 0.13 C+ Sci&Tch +16+20 +4 30.35n 0.73	A S&P 500 ldx +0 +7 +7 62.19n 0.68 B + SC ldx +0 +6 +3 30.52n 0.21	A+ Value +0 +9 +6 10.61 0.10 Transamerica A	A+ SC V I +0 +9 +4 73.15n 0.66 D- Sh-Tm B +0 +2 0 9.97n -0.02	\$ 5.8 bil 800-551-1700 A- Core Gro +12+12 +6 72.48n 0.72
A+ Value Trust +0+11 +6 114.76 1.05	Munder Funds CI Y	C- Foreign V +0+19-1.0 21.26 0.11	B+ SmCp Stk +0 +6 +6 55.50n 0.43	A Sm-Cap Eq +0 +7 +3 18.05n 0.13	\$ 5.0 bil 888-233-4339	D Sh-Tm Fed +0 +2 0 10.14n -0.02	A Micro Cp V +0 +4 +7 3.17n 0.00 A- Sm Cap Val +11+11 +3 8.95n 0.08
LKCM Funds \$ 993 mil 800-688-5526		Perm Port Funds \$ 2.9 bil 800-531-5142	A- SmCp Val +0 +5 +4 51.44n 0.44 B+ DE +0 +9 +5 21.47n 0.18	A Tot Stk Mkt +0 +7 +7 69.31n 0.76 A 1000 Index +0 +7 +7 87.13n 0.98	A Sm/Md Cap V +0 +9 +3 27.05 0.21 Trillium	D Sh-Tm Inv +0 +3 0 10.07n -0.01 D Sh-Tm Trs +0 +1 0 10.00n -0.01	WCM Focus Funds \$ 17.1 bil 888-988-9801
A Equity Fund +0 +6 +8 32.24 0.20 Loomis Sayles Fds	Nationwide Fds R6 \$ 1.6 bil 800-848-0920	A Perm +0 +9 +5 48.46n 0.15 PGIM Funds A	D SpectrumInc +0 +7 0 11.29n 0.01 D SumtMuniInt +0 +7 +1 11.39n 0.00	C- TRSInfIPSI +0 +3 +1 10.46n 0.00 SEI Inst F	\$ 238 mil 866-209-1962 A- ESG GI Eq +0+13 +5 54.75n 0.33	D+ Sh-Tm Tx-Ex +0 +2 +1 15.66n 0.00 D ST Corp Bd +0 +3 +1 20.76n -0.01	B FocusedItIG +0+17 +5 21.49 0.11
\$ 9.1 bil 800-633-3330 E Bond +0 +7 -1.0 11.83 0.00		\$ 17.1 bil 800-225-1852	A- Tot Eq Mk +0 +7 +7 43.62n 0.48 D- Tx-Fr HY +0 +9 +1 10.94n 0.00	\$ 23.3 bil 800-858-7233 E CoreExdInc +0 +6 -1.0 9.79 -0.02	Trust for Professional Manager \$ 6.3 bil 866-273-7223	C ST IPSI +0 +1 +1 23.63n 0.00 D- ST Trs +0 +1 0 19.41n -0.01	WesMark Funds \$ 818 mil 800-864-1013
A- SCV +0 +9 +3 24.00 0.17	Nationwide Funds	PGIM Jenn Funds A	A USER +0 +7 +7 38.53n 0.44	A- Lg Cap Val +0 +9 +4 25.41 0.20	A Rock QIt LC +0 +8 +7 18.36 0.10	B- TM Bal +0 +7 +4 37.92n 0.20	A LargeCompan+0 +5 +6 20.05n 0.20 Western Asset
Lord Abbett A \$ 42.5 bil 888-522-2388			A- USLgCpCore +0 +6 +7 30.12n 0.20 A Value +0 +6 +6 39.57n 0.26	A S&P 500 +0 +7 +7 74.83 0.82 A- Sm Cap Val +0 +8 +2 23.75 0.20	Tweedy Browne Fds	A TM Cp App +0 +7 +7 210.22n 2.28 A TM SmCp +0 +7 +5 82.91n 0.59	\$ 59.1 bil 877-721-1926
B Affilted +0 +5 +3 15.79 0.10 A Div Gro +0 +7 +6 17.45 0.13	Natixis Funds \$ 14.6 bil 800-225-5478	A+ JennHealthS +0 +7 +6 34.10 0.11 A- JennMid-Cap +0 +8 +5 13.19 0.15	Price Funds Advisor \$ 12.0 bil 800-225-5132	A Tx-Mgd LgCp +0 +8 +7 31.52 0.23 SEI Inst Intl F	\$ 6.8 bil 800-432-4789 C+ Intl Val +0+13 +2 26.95n -0.04	E Tot Bd +0 +6 0 9.76n -0.02 E Tot Intl Bl +0 +2 -1.0 19.47n -0.05	E Core Bond +0 +8 -1.0 11.03 -0.01 E CorePlusBon +0 +9 -1.0 9.82 -0.01
A- Fund Eq +0 +7 +4 12.38 0.08 E HI Muni +0+11 +2 10.87 0.00	D Inv GB +0 +6 +1 9.95 -0.01 A- LS Growth +13+14 +6 18.43 0.30	A+ JennNtriRes +0 +5 +5 56.74 0.58 A+ JennSmallCo +0 +9 +5 18.31 0.19	A- Cap App +0 +7 +7 30.67 0.20 Price Funds I	\$ 23.3 bil 800-858-7233 C+ Intl Ea +0+20 +1 10.92 0.02	Ultimus \$ 982 mil 888-884-8099	A TSM Idx +0 +7 +7 98.93n 1.07 B- US Growth +0 +6 +6 111.81n 1.83	D- ManagedMuni+0+8 +1 15.05 0.00 E SMAShSeries +0+13 -3.0 6.64n 0.01
D- Int TxFr +0 +7 +1 10.23 0.00	A+ Oakmark +12+12 +5 24.08 0.28	C+ JennUtility -1 +4 +6 14.61 0.07	\$ 310 bil 800-638-5660	Sequoia	A US Val Eqty +0+11 +2 19.80 0.26	C+ Util Indx -2 +6 +7 75.49n 0.26	Williamsburg Invst T
B- MA Bal +0 +6 +2 10.37 0.04 A- MdCp Stk +0 +9 +2 29.76 0.14	A US Eq Opp +12+13 +5 32.46 0.43 Neuberger Berman Fds	A- Jenn Value +0 +7 +3 19.45 0.19 PGIM Quant Funds A	C Flt Rate +0 +4 +2 9.34 0.01 D+ I LC Cor Gr +0 +6 +4 45.31 0.70	\$ 3.2 bil 800-686-6884 C+ Fund +0+13 +5 134.68n 1.06	UM Funds \$ 3.3 bil 800-480-4111	A Val Idx +0 +7 +7 56.18n 0.35 C+ Wellesley +0 +7 +3 61.14n 0.09	\$ 800 mil 800-281-3217 A+ SmCp Focus +0 +8 +7 16.41n 0.08
E Natl TF +0+10 +1 10.50 0.00	\$ 30.3 bil 800-366-6264 B LnqSh +0 +4 15.88 0.08	\$ 17.1 bil 800-225-1852 A- Quant LCC +0 +6 +4 16.07 0.18	B I MCEq Gr +0+12 +6 60.33 0.66 B+ I SC Stk +0 +6 +6 25.83 0.20	Shelton Funds \$ 820 mil 800-955-9988	A+ Beh Val +0 +8 +5 80.08 0.65 USAA Group	B- Wellington +0 +7 +4 68.60n 0.27 A+ Windsor II +0 +9 +7 70.18n 0.70	Wilmington Funds \$ 12.4 bil 800-497-2960
\$ 43.2 bil 888-522-2388	A+ Intr Val +0+10 +6 19.53 0.16	PIMCO Fds Insti	B- LgCp Gro +0 +3 +6 49.38 0.68	A- Eqty Income +0 +7 +3 15.70n 0.12	\$ 48.3 bil 800-235-8396	A+ Windsor +0+11 +6 73.15n 0.79	A+ RiverSmCpGr +0 +2 +8 50.60 0.33
D Bond Deb +0 +4 0 7.14 0.01 A- Convert +0 +3 +6 12.62 0.07	C- Str Inc +0 +8 0 9.83 0.01		A LgCp Val +0 +9 +6 23.27 0.20 PRIMECAP Odyssey Fds	A S&P 500 ld +0 +7 +7 61.89n 0.67 Sit Funds	A 500 Index +0 +7 +7 51.75n 0.58 A- CapitalGrow +0+10 +3 10.90n 0.05	Vanguard Funds Ins \$ 813 bil 800-662-7447	Wm Blair Funds Cl I
C- Flt Rte +0 +4 +1 7.99 0.01 D High Yld +0 +4 0 6.31 0.02	A- Sus Eqty +0 +7 +6 36.32 0.20 Neuberger Berman Inv	C+ All Ast Ath +0+11-1.0 6.78 0.01 A+ Comm RR Str +0 +1 +3 4.92 0.03	\$ 20.7 bil 800-729-2307 B OdysseyAgGr+12+17 +3 40.71n 0.30	\$ 1.6 bil 800-332-5580 A DividendGro +0 +7 +7 14.00 0.13	C+ Cornerstone +0 +9 +2 24.71n 0.08 A- ExtendedMar +0 +7 +5 18.83n 0.19	A Rus 1000 GI +0 +5 +9 455.90 6.54 A Rus 1000 Id +0 +7 +7 357.98 3.96	\$ 4.4 bil 800-635-2886 A Sm Cap Gro +0+10 +6 31.02 0.22
D Sh Dur +0 +2 0 3.87 0.00	\$ 7.4 bil 800-877-9700	E Div Income +0 +8 0 9.41 0.00	A OdysseyGrow+0+13 +6 36.66n 0.15 36 Mo YTD 12Wk 5 Yr Net	SmeadFds	A- IncomeStock +0 +7 +5 17.92n 0.12	A- Rus 1000 VI +0 +9 +5 272.38 2.15	A Sm Cap Val +0 +7 +4 29.81 0.15
36 Mo YTD 12Wk 5 Yr Net Performance % % After Asset NAV Rating Fund Chg Chg Tax Rtn Value Chg	36 Mo YTD 12Wk 5 Yr Net Performance % % After Asset NAV Rating Fund Chg Chg Tax Rtn Value Chg	Performance % % After Asset NAV	36 Mo YTD 12WK 5 Yr Net Performance % % After Asset NAV Rating Fund Chg Chg Tax Rtn Value Chg	36 Mo YTD 12Wk 5 Yr Net Performance % % After Asset NAV Rating Fund Chg Chg Tax Rtn Value Chg	36 Mo YTD 12Wk 5 Yr Net Performance % % After Asset NAV Rating Fund Chg Chg Tax Rtn Value Chg	36 Mo YTD 12Wk 5 Yr Net Performance % % After Asset NAV Rating Fund Chg Chg Tax Rtn Value Chg	36 Mo YTD 12Wk 5 Yr Net Performance % % After Asset NAV Rating Fund Chg Chg Tax Rtn Value Chg
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UNITED STATES DISTRICT COURT

SOUTHERN DISTRICT OF NEW YORK		
CITY OF ST. CLAIR SHORES POLICE AND FIRE RETIR SYSTEM, Individually and on Behalf of All Others Similarly	EMENT Civil Action No. 1:21-cv-03385-NRB	
Plaintiff	CLASS ACTION	
vs.	SUMMARY NOTICE	BY INVESTOR'S BUSINESS DAILY
CREDIT SUISSE GROUP AG, THOMAS GOTTSTEIN, DA MATHERS, LARA J. WARNER AND BRIAN CHIN,	VID R.	
Defenda	nts. :: X	
TO: ALL PERSONS WHO PURCHASED OR OT OF CREDIT SUISSE GROUP AG ("CREDIT MARCH 31, 2021, INCLUSIVE (THE "CLASS")	HERWISE ACQUIRED AMERICAN DEPOSITORY RECEIPTS ("ADRs" SUISSE") DURING THE PERIOD FROM OCTOBER 29, 2020 THROUG	
the Southern District of New York (the "Court"), that the abo	ne Federal Rules of Civil Procedure and an Order of the United States District Court for ve-captioned litigation (the "Litigation") has been certified for the purpose of settlement persons and entities who are excluded from the Class by definition as set forth in the fur Action (the "Notice").	
YOU ARE ALSO NOTIFIED that Lead Plaintiff in the Litapproved, will resolve all claims in the Litigation.	igation has reached a proposed settlement of the Litigation for \$32,500,000.00, that,	JIUUNJ
States District Court for the Southern District of New York, Da York, NY 10007-1312, for the purpose of determining: (1) v of \$32,500,000.00, plus interest, should be approved by the C Dismissal with Prejudice should be entered by the Court dist described in the Stipulation of Settlement (the "Stipulation")	fore the Honorable Naomi Reice Buchwald, United States District Judge, at the Unite nniel Patrick Moynihan United States Courthouse, 500 Pearl Street, Courtroom 21A, Ne' whether the proposed settlement of the claims in the Litigation for the principal amoun Court as fair, just, reasonable, and adequate; (2) whether a Final Judgment and Order of missing the Litigation with prejudice against Defendants, and the Releases specified an dated September 12, 2022 (and in the Notice) should be granted'; (3) whether the Plan of proved; and (4) whether the application of Lead Counsel for an award of attorneys' fee th its representation of the Class should be approved.	Before Their Big Run
MARCH 31, 2021, INCLUSIVE, YOUR RIGHTS MAY BE a detailed Notice and a copy of the Proof of Claim and Releas Administrator, c/o Gilardi & Co. LLC, P.O. Box 6159, Novat	EDIT SUISSE ADRs DURING THE PERIOD FROM OCTOBER 29, 2020 THROUG AFFECTED BY THE SETTLEMENT OF THIS LITIGATION. If you have not receive se form, you may obtain copies by writing to <i>Credit Suisse Securities Settlement</i> , Claim o, CA 94948-6159, or at www.CreditSuisseSecuritiesSettlement.com.	with MarketSmith's
(postmarked no later than April 6, 2023) or electronically (n	tion of the Net Settlement Fund, you must submit a Proof of Claim and Release by ma to <i>later than April 6, 2023</i>), establishing that you are entitled to a recovery. If you are ill not be eligible to share in the distribution of the net proceeds of the settlement, but you d by the Court in the Litigation.	
the instructions set forth in the Notice, to Credit Suisse Secur 94977-5100, postmarked no later than April 20, 2023. All Cl	om the Class, you must submit a request for exclusion, in writing and in accordance wit <i>ities Settlement</i> , EXCLUSIONS, c/o Gilardi & Co. LLC, P.O. Box 5100, Larkspur, C. lass Members who do not timely and validly request exclusion from the Class in response ourt, by the proposed settlement and any judgment entered in the Litigation pursuant to the settlement of the settlement of the settlement of the settlement of th	Ase
Any objection to the settlement, the Plan of Allocation, or the Notice and received by each of the following recipients <i>no lat</i>	the fee and expense application must be in accordance with the instructions set forth in the ter than April 20, 2023:	
UNITED SOUTHE DANIEL 500 Pearl	OF THE COURT STATES DISTRICT COURT RN DISTRICT OF NEW YORK PATRICK MOYNIHAN UNITED STATES COURTHOUSE Street , NY 10007-1312	
Lead Cou	nsel: S GELLER RUDMAN	The state of the state
& DOW JASON C Post Mon One Mon	D LLP	T 1 1 55.91
	ts' Counsel:	
HERBER EDWARL ADAM S. 32 Old Si	MINTZ	Investors.com/blued
PLEASE DO NOT CONTACT THE COURT, THE CLE THIS NOTICE. If you have any questions about the sett	, NY 10005 CRK'S OFFICE, CREDIT SUISSE OR DEFENDANTS' COUNSEL REGARDING lement, you may contact Lead Counsel at the address listed above or by an email to certain pleadings and other documents filed in the Litigation can also be found a	to
www.CreditSuisseSecuritiesSettlement.com.		Leaderboard and corresponding logos are registered trademarks owned by
DATED: December 23, 2022	BY ORDER OF THE COURT	Investor's Business Daily, LLC. MarketSmith is a registered trademark of

UNITED STATES DISTRICT COURT SOUTHERN DISTRICT OF NEW YORK

¹ All capitalized terms used in this Summary Notice that are not otherwise defined herein shall have the meanings ascribed to them in the Stipulation, which is available at www.CreditSuisseSecuritiesSettlement.com.

I, Carla Peak, as Vice President, Legal Notification Services at Gilardi & Co. LLC, a KCC Class Action Services Company in San Rafael, California, hereby certify that I caused the attached notice to be printed in said publication on January 30, 2023:

Name of Publication: Investor's Business Daily Address: 12655 Beatrice Street City, State, Zip: Los Angeles, CA 190066 Phone #: 1-800-831-2525 State of: California

I declare under penalty of perjury that the foregoing is true and correct. Executed on this 30th day of January 2023, at Sellersville, Pennsylvania.

aila Plato

Carla Peak

COMPANIES & MARKETS

Colombia's \$20bn takeover battle turns ugly

The fight between a billionaire and a business alliance for control of key companies is now heading for the courts

MICHAEL STOTT — BUENOS AIRES JOE PARKIN DANIELS — BOGOTÁ

One of Latin America's most bitter takeover battles is heading for the courts after 14 months of hostile bids and mudslinging, in a fight pitting Colombia's most powerful business alliance against a billionaire predator.

At stake are \$20bn of choice corporate assets, the future of the Andean nation's stock market and the probity of its government.

Billionaire Jaime Gilinski fired the opening shot in November 2021 with a bid for food manufacturer Nutresa in partnership with the Abu Dhabi royal family. When Gilinski followed up with tenders to try to win control of financial conglomerate Sura and cement company Grupo Argos, it became clear his aim was to unlock a web of cross shareholdings protecting the trio from hostile bidders.

This would give Gilinski control of assets worth more than half the country's stock market. Smaller shareholders and pension funds sold quickly, tempted by a large premium on share prices that had performed poorly for years. But crucial investors, including wealthy families based in Colombia's second city, Medellín, refused. That, with the cross shareholdings, has so far denied the bidders victory.

As the battle has intensified, allegations of improper influence, threats, lax corporate governance and biased media coverage have been flying between the Gilinskis and the trio of conglomerates, collectively known as the Grupo Empresarial Antioqueño, or GEA.

After seven bids and \$2.9bn spent, Gilinski owns about 39 per cent of Sura and — with his Abu Dhabi partners — 31.5 per cent of Nutresa. He has seats on the board of both companies but lacks a majority. The Argos bid was abandoned last July. "At the moment, Gilinski . . . doesn't control anything," said Daniel Guardiola, an analyst at BTG Pactual in Bogotá. "And you don't invest over \$2.5bn not to control anything."

Gilinski, 65, has built an empire valued at \$4.2bn by Forbes, including one of Panama's largest property developments and a stake in the UK's Metro Bank. The GEA bids are his most audacious move yet.

Gilinski and his 35-year-old son, Gabriel, who works with him, say their aim is to unlock value by dismantling



'Gilinski . . .

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And you

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chocolate factory owned the Nutresa group in Medellín. Below,

Sweet spot: a

Medellin. Below, Jaime Gilinski Luis Jaime Acosta/Reuters tender offers at continually increasing prices."

Executives and shareholders in Sura allege the Gilinskis enjoy a cosy relationship with the current and former Colombian presidents, Gustavo Petro and Iván Duque, helping them secure favourable regulatory decisions. Both denied through their offices involvement in the decisions or favouritism and the regulators said they had followed the law closely.

The Gilinskis have shot back with portrayals of an out-of-touch and pampered GEA management. "The same managers who happily rang the bell in the local stock market while issuing billions of dollars in shares mostly to local pension funds to fuel their empirebuilding adventures now claim the market doesn't work," said Gabriel Gilinski, who has a seat on the Sura board.

Colombia's news magazine Semana, owned by Gabriel Gilinski, has run stories about GEA management using corboard members to sell Sura's 35 per cent stake in Nutresa, threatening lawsuits. "He told us we would all end up penniless and in jail," the former director said. Gabriel Gilinski declined to comment on the specific allegations but said he had always been "very clear about the fiduciary responsibilities of the Sura board to all shareholders".

He accused GEA managers of defending their own interests instead of maximising shareholder value. "These are publicly listed companies, and cannot be run like a country club for the benefit of management and certain sharehold-

Legal Notices

UNITED STATES DISTRICT COURT SOUTHERN DISTRICT OF NEW YORK

CITY OF ST. CLAIR SHORES POLICE AND FIRE RETIREMENT SYSTEM, Individually and on Behalf of All Others Similarly Situated,

ers that own between 3 per cent and 7 per cent," he said.

Fernando Rodas, a small shareholder in Sura who used to advise the group, has written to the Superintendencia Financiera, Colombia's financial regulator, to question why Gilinski was allowed to keep the Sura and Nutresa bids – and the approval process – secret for months. "This is extremely unusual," he said. "The government has compromised itself."

Andrés Barreto, who served as Colombia's competition regulator until August 2022, said secrecy was granted to protect the shares, the bidders and to give regulators time to consider the tenders. He said such a practice was allowed by law and had happened before.

Those close to the GEA say Colombia's then president Duque visited Abu Dhabi in November 2021 and signed an agreement with the United Arab Emirates to strengthen relations days before Gilinski launched his first tender offer. The Gilinskis were in the Gulf at the time as part of a Colombian business delegation. Duque said in written responses to FT questions that he had learnt of Gilinski's bid for Nutresa only when it was made public and that the Gilinskis were not involved in the UAE trade talks.

"I have always had good relations with Colombian business people, including with the Gilinski family," he said. "I don't work for them, nor do I have any employment or business relationship with Gabriel or Jaime Gilinski from which I earn an income."

Multiple legal challenges have been filed. Sura and Argos have secured injunctions that the Sura board vote to sell its Nutresa stake was invalid but the prosecutor's office is investigating allegations that the justice system was improperly influenced.

Regulators are investigating whether the GEA is acting as an "economic group". If declared as such, it would be forced to merge its constituent entities or lose the voting power of the cross shareholdings, ceasing to exist in its current form. But in Colombia's tortuous legal system, the cases could take several years to decide and some believe a negotiated settlement is more likely.

Either way, the outcome of the takeover battle will decide the future of the country's most powerful business alliance and could make the Gilinskis the dominant players in Colombian banking. If the bid targets ended up being taken private – something the Gilinskis say will not happen – the country's stock market would be reduced to a barely viable rump.

the cross shareholdings and improving returns. "The cross-shareholding structure, where managers elect each other and their boards, leads to a lack of accountability and transparency," Gabriel told the Financial Times.

"This group of companies lost 80 per cent of their market value during the decade prior to the tender offers. Their combined market value went from \$27bn to \$7bn."

Some Gilinski tactics have proved controversial. When the initial tenders for Nutresa and Sura failed to secure enough shares, the bidders returned weeks later with fresh ones at higher prices. Most markets do not allow this but supporters of the Gilinskis say it is legal in Colombia and regulators agree.

Sergio Galvis, Sura's US legal adviser at Sullivan & Cromwell, commented: "In the US, it is hard to imagine someone getting away with making successive



porate jets to fly to Caribbean holiday of history islands, triggering protests from the alliance's management. with a

"One of the assets of this company is its reputation and the trust in it," Gonzalo Pérez Rojas, Sura's chief executive, told the FT. "You can't destroy 77 years of history with a magazine and a few isolated attacks." magazine isolated attacks

Pérez declined to comment on the specific allegations made by the Gilinskis, citing the continuing legal cases. But Pérez did say Sura "acts in the longterm interests of all its shareholders and the broader stakeholder community" and vowed to "defend it from actions that run counter to our principles and the rule of law".

Daniel Coronell, a former Semana journalist fired by Gilinski, said the Gilinskis "bought Semana magazine for \$10mn and . . . have used it to praise the officials they need, such as the regulators, and to attack those who oppose them". Those close to the Gilinskis counter that the GEA has used El Colombiano, the Medellín newspaper, to advance its cause.

Luis Santiago Cuartas, who resigned from the Sura board because its agenda "was constantly trampled on by a group representing the Gilinski interests" also alleged inappropriate pressure from Gabriel Gilinski. "He told me various times that I was going to be immolated . . . Ifelt threatened," he said. Another former Sura director said Gabriel Gilinski had constantly pressed

Airlines

Subsidies urged for shift to electric planes

RICHARD MILNE NORDIC AND BALTIC CORRESPONDENT

Western nations need to offer more subsidies to encourage the airline industry to switch to electric-powered planes, according to one of the leading emissions-free start-ups.

Anders Forslund, chief executive and co-founder of Heart Aerospace in Sweden, said airlines were generally too focused on short-term profitability and needed countries to follow the likes of Norway, which aims to electrify all domestic flights by 2040.

"Governments are the ones making the rule book," Forslund told the Financial Times. "There must be an economic incentive for airlines to take on this leadership." Heart, a start-up based in Gothenburg on Sweden's west coast, is developing a 30-seater regional aircraft for 2028 and has firm orders for 230 planes from United Airlines and Mesa Airlines in the US as well as Air Canada. Other airlines including SAS, BRA and Icelandair in the Nordics have signed letters of intent for the aircraft, while Air Canada and Swedish defence company Saab became shareholders in September.

Heart recently changed its plans from a pure electric 19-seater to a larger hybrid aircraft, which will use sustainable aviation fuel to power its reserve system needed for emergencies, something that extends its range to 800km from 200km if solely using batteries.

Forslund pointed to public service mandates in the US and Norway as

something necessary to help develop such a regional electric plane.

"The reason it works in Norway is subsidies. The fact that they're rich is that they can pay the premium, just like they did in electric cars," he said, noting that the success of Tesla's Model S led to it developing the cheaper Model 3.

The company believes the total cost of ownership for an electric aircraft, which will require less maintenance, should be lower than a traditional plane.

Forslund argued that "a lot of the centre of gravity" in the nascent industry was moving to the US because of the Biden administration's Inflation Reduction Act, which offers big subsidies for green technology.

"We're a little bit waiting for the European response," he said.

Plaintiff,	SUMMARY NOTICE
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CREDIT SUISSE GROUP AG, THOMAS GOTTSTEIN,	
DAVID R. MATHERS, LARA J. WARNER AND BRIAN CHIN,	
Defendants.	
	— X

Civil Action No. 1:21-cv-03385-NRB

CLASS ACTION

TO: ALL PERSONS WHO PURCHASED OR OTHERWISE ACQUIRED AMERICAN DEPOSITORY RECEIPTS ("ADRs") OF CREDIT SUISSE GROUP AG ("CREDIT SUISSE") DURING THE PERIOD FROM OCTOBER 29, 2020 THROUGH MARCH 31, 2021, INCLUSIVE (THE "CLASS")

YOU ARE HEREBY NOTIFIED, pursuant to Rule 23 of the Federal Rules of Civil Procedure and an Order of the United States District Court for the Southern District of New York (the "Court"), that the above-captioned litigation (the "Litigation") has been certified for the purpose of settlement only as a class action on behalf of the Class, except for certain persons and entities who are excluded from the Class by definition as set forth in the full printed Notice of Pendency and Proposed Settlement of Class Action (the "Notice").

YOU ARE ALSO NOTIFIED that Lead Plaintiff in the Litigation has reached a proposed settlement of the Litigation for \$32,500,000.00, that, if approved, will resolve all claims in the Litigation.

A hearing will be held on May 11, 2023, at 11:00 a.m., before the Honorable Naomi Reice Buchwald, United States District Judge, at the United States District Court for the Southern District of New York, Daniel Patrick Moynihan United States Courthouse, 500 Pearl Street, Courtroom 21A, New York, NY 10007-1312, for the purpose of determining: (1) whether the proposed settlement of the claims in the Litigation for the principal amount of \$32,500,000.00, plus interest, should be approved by the Court as fair, just, reasonable, and adequate; (2) whether a Final Judgment and Order of Dismissal with Prejudice should be entered by the Court dismissing the Litigation with prejudice against Defendants, and the Releases specified and described in the Stipulation of Settlement (the "Stipulation") dated September 12, 2022 (and in the Notice) should be granted'; (3) whether the Plan of Allocation is fair, reasonable, and adequate and should be approved; and (4) whether the application of Lead Counsel for an award of attorneys' fees and expenses and an award to Lead Plaintiff in connection with its representation of the Class should be approved.

IF YOU PURCHASED OR OTHERWISE ACQUIRED CREDIT SUISSE ADRs DURING THE PERIOD FROM OCTOBER 29, 2020 THROUGH MARCH 31, 2021, INCLUSIVE, YOUR RIGHTS MAY BE AFFECTED BY THE SETTLEMENT OF THIS LITIGATION. If you have not received a detailed Notice and a copy of the Proof of Claim and Release form, you may obtain copies by writing to *Credit Suisse Securities Settlement*, Claims Administrator, c/o Gilardi & Co. LLC, P.O. Box 6159, Novato, CA 94948-6159, or at www.CreditSuisseSecuritiesSettlement.com.

If you are a Class Member, in order to share in the distribution of the Net Settlement Fund, you must submit a Proof of Claim and Release by mail (*postmarked no later than April 6, 2023*) or electronically (*no later than April 6, 2023*), establishing that you are entitled to a recovery. If you are a Class Member and do not submit a proper Claim Form, you will not be eligible to share in the distribution of the net proceeds of the settlement, but you will nevertheless be bound by any judgments or orders entered by the Court in the Litigation.

If you are a Class Member and you desire to be excluded from the Class, you must submit a request for exclusion, in writing and in accordance with the instructions set forth in the Notice, to *Credit Suisse Securities Settlement*, EXCLUSIONS, c/o Gilardi & Co. LLC, P.O. Box 5100, Larkspur, CA 94977-5100, *postmarked no later than April 20, 2023*. All Class Members who do not timely and validly request exclusion from the Class in response to the Notice will be bound, to the extent approved by the Court, by the proposed settlement and any judgment entered in the Litigation pursuant to the Stipulation.

Any objection to the settlement, the Plan of Allocation, or the fee and expense application must be in accordance with the instructions set forth in the Notice and received by each of the following recipients *no later than April 20, 2023*:

CLERK OF THE COURT UNITED STATES DISTRICT COURT SOUTHERN DISTRICT OF NEW YORK DANIEL PATRICK MOYNIHAN UNITED STATES COURTHOUSE 500 Pearl Street New York, NY 10007-1312

Lead Counsel:

ROBBINS GELLER RUDMAN & DOWD LLP JASON C. DAVIS Post Montgomery Center One Montgomery Street, Suite 1800 San Francisco, CA 94104

Defendants' Counsel:

CAHILL GORDON & REINDEL LLP HERBERT S. WASHER EDWARD MOSS ADAM S. MINTZ 32 Old Slip New York, NY 10005

PLEASE DO NOT CONTACT THE COURT, THE CLERK'S OFFICE, CREDIT SUISSE OR DEFENDANTS' COUNSEL REGARDING THIS NOTICE. If you have any questions about the settlement, you may contact Lead Counsel at the address listed above or by an email to Lead Counsel at settlementinfo@rgrdlaw.com. Copies of certain pleadings and other documents filed in the Litigation can also be found at www.CreditSuisseSecuritiesSettlement.com.

DATED: December 23, 2022

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

¹All capitalized terms used in this Summary Notice that are not otherwise defined herein shall have the meanings ascribed to them in the Stipulation, which is available at www.CreditSuisseSecuritiesSettlement.com.

I, Carla Peak, as Vice President, Legal Notification Services at Gilardi & Co. LLC, a KCC Class Action Services Company in San Rafael, California, hereby certify that I caused the attached notice to be printed in said publication on January 16, 2023:

Name of Publication: Financial Times Address: 330 Hudson Street City, State, Zip: New York, NY 10013 Phone #: 917-551-5000 State of: New York

I declare under penalty of perjury that the foregoing is true and correct. Executed on this 16th day of January 2023, at Sellersville, Pennsylvania.

aila Plato

Carla Peak

COMPANIES & MARKETS

Banks braced for 'brutal' round of job cuts

Lenders expected to lay off tens of thousands after collapse in dealmaking revenues and years of aggressive hiring

OWEN WALKER - LONDON KATIE MARTIN - DAVOS

Banks are gearing up for the biggest round of job cuts since the global financial crisis, as executives come under pressure to slash costs following a collapse in investment banking revenues.

The lay-offs — which are expected to be in the tens of thousands across the sector — reverse the mass hirings banks made over the past few years and their reluctance to fire staff during the Covid-19 pandemic.

"The job cuts that are coming are going to be super brutal," said Lee Thacker, owner of financial services headhunting firm Silvermine Partners. "It's a reset because they over-hired over the past two to three years."

In the past few months, banks including Credit Suisse, Goldman Sachs, Morgan Stanley and Bank of New York Mellon have begun cutting more than 15,000 jobs — but industry watchers expect other lenders to follow suit, emboldened by the headline-grabbing plans already announced.

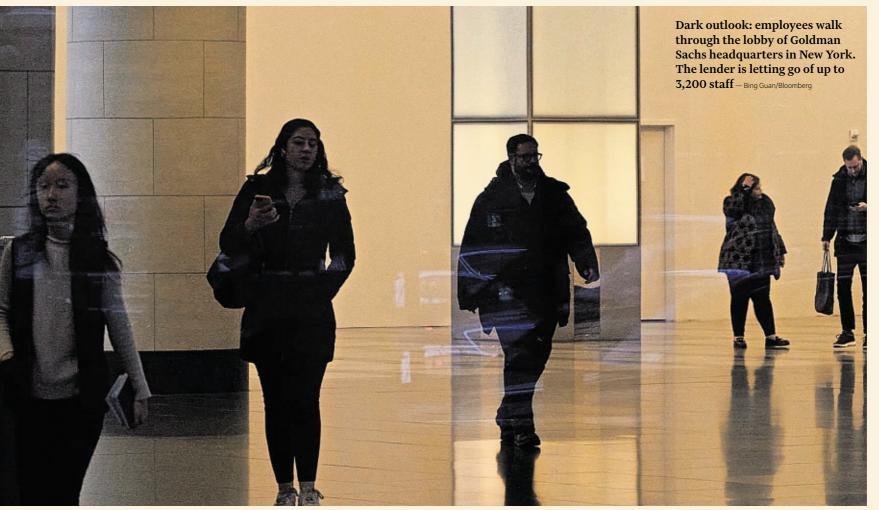
"We've seen some warning shots from the US," said Thomas Hallett, an analyst at Keefe, Bruyette & Woods.

"Investors need to see management acting on cost and trying to maintain a reasonable return profile. The Europeans will tend to follow the US banks."

Ana Arsov, co-head of global banking at Moody's, said she expected the job cuts to be less severe than during the financial crisis, but heavier than the collapse in the markets after the dotcom crash in 2000. "What we are seeing is a catch-up of normal bank lay-offs that were put on pause over the past few years," she said. "We will see trimming in European franchises, but not as big as at US banks."

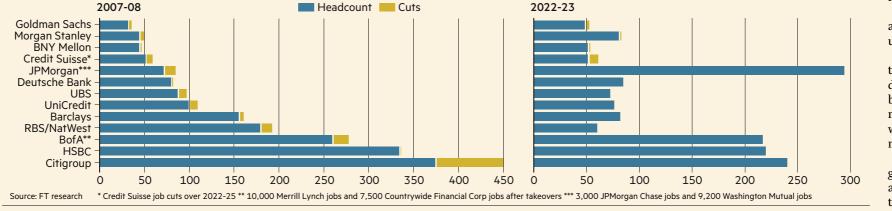
Bank executives said Goldman's eyecatching lay-offs — part of its biggest cost-cutting drive since the financial crisis that includes everything from corporate jets to bonuses — had set a precedent that other banks would look to follow. "The Goldman headlines are accelerating decision making," said an

UNITED STATES DISTRICT COURT



Banks make deep cuts to headcount in bid to lower costs Employees ('000)

For some banks such as Goldman Sachs and Credit Suisse, the current wave of cuts as a share of total employees have been as hard as those taken in the depths of the financial crisis



went through during the financial crisis, when it was forced to lay off more than 7,000 staff in 2008 but avoided a state bailout.

Not all banks expect to make large reductions to headcount, though they are taking other measures to keep costs down. Bank of America, which employs 216,000 globally, said it did not "have any plans for mass lay-offs", though it was taking a disciplined approach to costs and would hire for only the most crucial roles.

Chief executive Brian Moynihan told Bloomberg in Davos that fewer people had left the bank than it expected last year, which was affecting its recruitment policy. "We overachieved on the hiring side and we went past our target headcount," he said. "And now we can do a slowdown in hiring."

Citigroup has so far given few details about how many of its 240,000 global workforce will be affected by lay-offs, but chief financial officer Mark Mason said there was pressure to cut costs within its investment bank, following the division's 22 per cent fall in profits.

"As part of [business as usual], we're constantly combing talent to make sure we have the right people in the right roles and where necessary to restructure, we do that as well," he said.

Yet at least one global bank is looking to beef up its ranks, albeit in a targeted way. UBS chief executive Ralph Hamers said at Davos that the Swiss lender was "bucking the trend" when it came to recruitment.

Unlike its rivals, UBS has not hired aggressively in recent years and so is not under the same pressures to cut jobs.

It has also dedicated more resources to wealth management over the past decade and senior executives at the bank feel now is a good time to invest more in the investment bank — along with hires in wealth and asset management — as competitors pull back.

These efforts include picking off disgruntled dealmakers from boutique advisory firms, senior figures at UBS told the FT.

By comparison, UBS was forced to cut 10 per cent of its workforce in 2008 – with most roles coming from its investment bank – as the lender was bailed out by the Swiss government after suffering heavy losses on subprime mortgages.

Several of the biggest job cuts in 2008

SOUTHERN DISTRICT OF NEW YORK CITY OF ST. CLAIR SHORES POLICE AND FIRE RETIREMENT SYSTEM, Individually and on Behalf of All Others Similarly Situated,

Civil Action No. 1:21-cv-03385-NRB CLASS ACTION industry executive with knowledge of several banks' plans. "It's a good time to announce painful cuts if you just follow Goldman."

The Wall Street bank began a process of firing up to 3,200 staff last week, equating to 6.5 per cent of the workforce, as pressure mounts on chief executive David Solomon to improve the lender's return on tangible equity.

executive Robin Vince told the Financial Times that the bank had been "very careful to recognise" that letting people go during the Covid pandemic would have "broken the social contract" with

place in the first half of the year. Chief

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Defendants' Counsel:

CAHILL GORDON & REINDEL LLP HERBERT S. WASHER EDWARD MOSS ADAM S. MINTZ 32 Old Slip New York, NY 10005

PLEASE DO NOT CONTACT THE COURT, THE CLERK'S OFFICE, CREDIT SUISSE OR DEFENDANTS' COUNSEL REGARDING THIS NOTICE. If you have any questions about the settlement, you may contact Lead Counsel at the address listed above or by an email to Lead Counsel at settlementinfo@rgrdlaw.com. Copies of certain pleadings and other documents filed in the Litigation can also be found at www.CreditSuisseSecuritiesSettlement.com.

DATED: December 23, 2022

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

¹All capitalized terms used in this Summary Notice that are not otherwise defined herein shall have the meanings ascribed to them in the Stipulation, which is available at www.CreditSuisseSecuritiesSettlement.com.

Goldman is cutting a similar number of staff as it did in 2008 during the depths of the global financial crisis, but its workforce then was two-thirds of its current size.

Morgan Stanley laid off 1,800 staff in December, just over 2 per cent of its workforce. Despite having a strong wealth management business, the lender's investment bank suffered along with its fierce rival Goldman Sachs from a near halving of M&A revenues last year. But Morgan Stanley said no further staff cuts were imminent.

"We were frankly a little overdue," chief executive James Gorman told analysts. "We hadn't done anything for a couple of years. We've had a lot of growth, and we'll continue monitoring that."

Bank of New York Mellon, the world's biggest custody bank, plans to cut just under 3 per cent of its workforce – around 1,500 staff – which will take employees.

But he added that "in the ordinary course of business we review staffing levels. As a well-run business we have to be good stewards of our expense base".

By far the biggest cuts announced so far are from Credit Suisse, which is in the middle of a radical strategic revamp aimed at solidifying the scandalplagued Swiss bank. Last October, the bank said it would be cleaving 9,000 roles from its 52,000 workforce over the next three weeks.

While 2,700 of the cuts were planned last year, the bank has already begun redundancy consultations over 10 per cent of investment banking roles in Europe, the Financial Times reported.

The size of the restructuring at Credit Suisse is greater than what the bank

'We are seeing a catch-up of normal bank lay-offs that were put on pause over the past few years' came from banks that had rescued rivals brought to their knees by the financial crisis.

When Bank of America took over Merrill Lynch, for example, it fired 10,000 staff, while also making 7,500 workers redundant at mortgage lender Countrywide Financial.

JPMorgan let 9,200 Washington Mutual staff go when it took on the US's largest savings and loan association, in addition to cutting a 10th of its own workforce.

Meanwhile, the collapse of Lehman Brothers and Bear Stearns led to tens of thousands of bankers out of work. In total, more than 150,000 bankers lost their jobs during the financial crisis.

And just like 15 years ago, the prospect of quickly finding re-employment for those out of work now is bleak, according to recruiters.

"You have this horrible flood of quality coming on to the market, but who picks them up?" said Thacker.

"The buyside isn't there to hire these people this time. They just don't have the capacity."

Pharmaceuticals

Price reductions hit profits at China's biotechs

FT REPORTERS - SHANGHAI

China's biotech companies are struggling to become profitable as Beijing's pricing policy undermines attempts to build a homegrown pharmaceutical industry through capital markets.

China allowed medical biotech startups, such as BeiGene, Zai Lab and RemeGen, to list early in a bid to fuel the growth of its industry and help local companies develop innovative drugs.

Since 2018, 40 early-stage companies have floated in Hong Kong under a special listing rule for pre-revenue biotech companies. But nearly five years later, none of them is making a profit, according to an FT analysis of public data.

While it is not unusual for biotech companies to take time to become profitable, reforms to Beijing's policy on drug pricing have raised questions about their chances of success.

In China, hospitals buy drugs from companies at a price pre-negotiated with the government, which reimburses most of the cost. Over the past five years, the government has expanded the number of products in the reimbursement programme to include more new, patented pharmaceuticals. Without the ability to charge high prices for an innovative drug, companies find it difficult to recoup research costs. The latest price negotiation this month added 111 new drugs to the reimbursement list, with an average price cut of 60 per cent, similar to previous years.

In Hong Kong, the average valuation of biotech companies fell 30 per cent in 2022, and more than three-quarters are trading below their listing price. The pace of new listings also slowed, from nine in 2021 to five in 2022.

China's zero-Covid policy slowed



Biotechs are finding it difficult to
 recoup their research costs

down the R&D approval process due to the difficulty of recruiting patients and conducting clinical trials without interruptions.

The number of new drug approvals for domestic companies last year was only 11 by mid-December, fewer than 31 products in 2021, according to research by Shenwan Hongyuan Securities. In addition to its start-ups, China has an established pharmaceutical industry, which increased revenue by 19 per cent in 2021. But most of its players make generic drugs, originally developed overseas, rather than invent their own.

The new generation of Chinese biotech companies benefited from a series of reforms since 2015, which promised to accelerate the drug approval process while raising the regulatory bar in line with international standards. But three years later, authorities introduced the new pricing rules to trim government healthcare budgets and private patient expenses, disappointing investors.

"I think the market probably has shown us that you may need to be more cautious of the commercial outlook," said Jordan Liu, assistant partner at Bain.

I, Carla Peak, as Vice President, Legal Notification Services at Gilardi & Co. LLC, a KCC Class Action Services Company in San Rafael, California, hereby certify that I caused the attached notice to be printed in said publication on January 23, 2023:

Name of Publication: Financial Times Address: 330 Hudson Street City, State, Zip: New York, NY 10013 Phone #: 917-551-5000 State of: New York

I declare under penalty of perjury that the foregoing is true and correct. Executed on this 23rd day of January 2023, at Sellersville, Pennsylvania.

aila Plato

Carla Peak

COMPANIES & MARKETS

Investors cast doubt on Illumina's Grail quest

Unease grows over DNA sequencing pioneer's deal for cancer testing group amid EU opposition and weakening profit forecasts

JAMIE SMYTH — NEW YORK JAVIER ESPINOZA — BRUSSELS

In September, the world's biggest genome sequencing company hosted Barack Obama, Bill Gates and other luminaries at its annual forum in San Diego, predicting its latest generation of machines would help "change the world".

Illumina could make the case that it had already done so with its existing technology. It provided the machines that in 2020 decoded the genetic sequence of the virus that causes Covid-19, enabling researchers to develop vaccines and drugs in record time.

Surging demand for its technology and a pandemic-era biotech investment boom caused the market capitalisation of the company – which has an 80 per cent share of the sequencing market to peak at about \$75bn in August 2021.

But as chief executive Francis deSouza took the stage in San Diego to introduce his guests and Illumina's new NovaSeq X Series there were signs that the outlook was darkening.

In August it reported a quarterly loss, weighed down by the legal costs of an unsuccessful patent battle with Chinese rival BGI group, which is now free to enter the US market. A month later the EU blocked Illumina's \$8bn acquisition of Grail, a cancer test developer that was initially founded by Illumina but spun off in 2017.

Since then, the company has downgraded profit forecasts and announced it is cutting 5 per cent of its 10,000 workers. And within the next few weeks Brussels is expected to hit it with a fine of up to 10 per cent of revenues, or about \$450mn, for closing the Grail deal despite opposition from regulators.

Analysts say the bad news is prompting investors to question the strategy of buying Grail, which Illumina expects to generate an operating loss of \$670mn in 2023 on revenues of \$90mn-\$110mn. Illumina shares are near five-year lows and it is worth \$33bn.

Dan Brennan, analyst at Cowen, an investment bank, said many investors

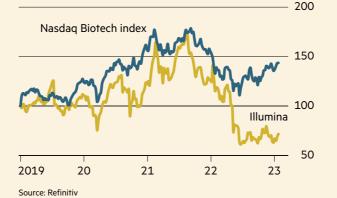
UNITED STATES DISTRICT COURT

SOUTHERN DISTRICT OF NEW YORK



are not "fans of the deal" and it came up in almost every conversation he had with them. He said Illumina has over the past decade been an attractive, highgrowth investment because it sold its sequencers at high prices (up to \$1.25mn each) and had recurring revenues from the reagents and other products required to operate them. Grail was riskier because it was burning lots of cash and there was uncertainty about whether its technology would be a commercial success, said Brennan.

Grail has developed one of the world's first early detection blood tests. The test, which it named Galleri, aims to detect up to 50 different types of cancer, including many that are not part of Illumina has been besieged by problems since its pandemic highs Share prices and index (rebased)



national screening programmes. It is currently being tested in trials, including a UK National Health Service study involving 140,000 people.

Under scrutiny:

Francis deSouza

Illumina chief

says the Grail

shareholders

interest of

executive

In an interview with the Financial Times, deSouza said Illumina was right deal is in the to buy Grail and press ahead with completion of the deal, adding it was "in the interests" of shareholders because of its high growth potential.

"The stakes are really high here in terms of human lives. This isn't just another deal: if Illumina prevails it can bring Grail's life-saving test to countries beyond just the US and the UK, which is what Grail is planning to do," he said.

DeSouza said Illumina had a "huge amount of respect" for regulators but insisted it would fight the EU's order blocking the merger in court, arguing that Brussels had no jurisdiction as Grail had no revenues in the bloc. Any EU fine for "gun jumping" - closing the deal despite opposition from regulators was likely to be similar to the \$300mn break fee in the merger contract it

then it would have been a \$2bn acquisition," he said.

Flatley, who persuaded deSouza to join Illumina in 2013, told the Financial Times that he did not think the deal was a "strategic mistake" but it had not gone the way management had hoped. It was a "huge disappointment" and investors want it spun back out, he said.

"Some investors frankly don't care how much Illumina is going to get for it. In some ways it's kind of a sunk cost. If they can spit it back out, then the earnings numbers get back to where they should be," he said.

It is not the first time Illumina has been tripped up by its M&A strategy. In January 2020, it abandoned its \$1.2bn takeover of rival Pacific Biosciences after opposition from regulators.

The departure of Sam Samad, Illumina's former chief financial officer, had also unnerved some investors, analysts said. Joydeep Goswami, Illumina's chief strategy and corporate development officer, has done the job in the interim since July, while the company seeks a replacement.

Four of Illumina's largest investors -Baillie Gifford, Vanguard, BlackRock and Edgewood - all declined a request for comment.

One investor, who spoke on condition of anonymity, said Grail was a "natural extension" of Illumina's technology and worth pursuing. Another said the company was "blindsided" by the EU and would probably have to spin off Grail.

A final EU court ruling on the Grail takeover could take years. In the meantime, abandoning it would be challenging for Grail in particular. It scrapped a planned initial public offering at a time when markets were booming following Illumina's approach in 2020.

But there is also pressure on Illumina to diversify. It is launching the NovaSeq X into a market that is attracting new entrants at a good rate.

At a JPMorgan healthcare conference this month Element Biosciences, a company founded by several former Illumina executives, announced that its sequencers could read a whole human genome for as little as \$200.

Twelve years ago, the process cost \$10,000. Illumina's benchmark in 2020 was about \$600 but it plans to reduce this to \$200 with its new machine.

Another early-stage company, Ultima Genomics, has said it can cut sequencing

CITY OF ST. CLAIR SHORES POLICE AND FIRE RETIREMENT SYSTEM, Individually and on Behalf of All Others Similarly Situated,

Civil Action No. 1:21-cv-03385-NRB CLASS ACTION

Plaintiff,	:	SUMMARY NOTICE
vs.	:	
CREDIT SUISSE GROUP AG, THOMAS GOTTSTEIN, DAVID R. MATHERS, LARA J. WARNER AND BRIAN CHIN,	::	
Defendants.	: : X	
Defendants.	: X	

ALL PERSONS WHO PURCHASED OR OTHERWISE ACQUIRED AMERICAN DEPOSITORY RECEIPTS ("ADRs") OF CREDIT SUISSE GROUP AG ("CREDIT SUISSE") DURING THE PERIOD FROM TO: OCTOBER 29, 2020 THROUGH MARCH 31, 2021, INCLUSIVE (THE "CLASS")

YOU ARE HEREBY NOTIFIED, pursuant to Rule 23 of the Federal Rules of Civil Procedure and an Order of the United States District Court for the Southern District of New York (the "Court"), that the above-captioned litigation (the "Litigation") has been certified for the purpose of settlement only as a class action on behalf of the Class, except for certain persons and entities who are excluded from the Class by definition as set forth in the full printed Notice of Pendency and Proposed Settlement of Class Action (the "Notice")

YOU ARE ALSO NOTIFIED that Lead Plaintiff in the Litigation has reached a proposed settlement of the Litigation for \$32,500,000.00, that, if approved, will resolve all claims in the Litigation.

A hearing will be held on May 11, 2023, at 11:00 a.m., before the Honorable Naomi Reice Buchwald, United States District Judge, at the United States District Court for the Southern District of New York, Daniel Patrick Moynihan United States Courthouse, 500 Pearl Street, Courtroom 21A, New York, NY 10007-1312, for the purpose of determining: (1) whether the proposed settlement of the claims in the Litigation for the principal amount of \$32,500,000.00, plus interest, should be approved by the Court as fair, just, reasonable, and adequate; (2) whether a Final Judgment and Order of Dismissal with Prejudice should be entered by the Court dismissing the Litigation with prejudice against Defendants, and the Releases specified and described in the Stipulation of Settlement (the "Stipulation") dated September 12, 2022 (and in the Notice) should be granted¹; (3) whether the Plan of Allocation is fair, reasonable, and adequate and should be approved; and (4) whether the application of Lead Counsel for an award of attorneys' fees and expenses and an award to Lead Plaintiff in connection with its representation of the Class should be approved.

IF YOU PURCHASED OR OTHERWISE ACQUIRED CREDIT SUISSE ADRS DURING THE PERIOD FROM OCTOBER 29, 2020 THROUGH MARCH 31, 2021, INCLUSIVE, YOUR RIGHTS MAY BE AFFECTED BY THE SETTLEMENT OF THIS LITIGATION. If you have not received a detailed Notice and a copy of the Proof of Claim and Release form, you may obtain copies by writing to Credit Suisse Securities Settlement, Claims Administrator, c/o Gilardi & Co. LLC, P.O. Box 6159, Novato, CA 94948-6159, or at www.CreditSuisseSecuritiesSettlement.com.

If you are a Class Member, in order to share in the distribution of the Net Settlement Fund, you must submit a Proof of Claim and Release by mail (postmarked no later than April 6, 2023) or electronically (no later than April 6, 2023), establishing that you are entitled to a recovery. If you are a Class Member and do not submit a proper Claim Form, you will not be eligible to share in the distribution of the net proceeds of the settlement, but you will nevertheless be bound by any judgments or orders entered by the Court in the Litigation.

If you are a Class Member and you desire to be excluded from the Class, you must submit a request for exclusion, in writing and in accordance with the instructions set forth in the Notice, to *Credit Suisse Securities Settlement*, EXCLUSIONS, c/o Gilardi & Co. LLC, P.O. Box 5100, Larkspur, CA 94977-5100, *postmarked no later than April 20, 2023*. All Class Members who do not timely and validly request exclusion from the Class in response to the Notice will be bound, to the extent approved by the Court, by the proposed settlement and any judgment entered in the Litigation pursuant to the Stipulation.

Any objection to the settlement, the Plan of Allocation, or the fee and expense application must be in accordance with the instructions set forth in the Notice and received by each of the following recipients no later than April 20, 2023:

> CLERK OF THE COURT UNITED STATES DISTRICT COURT SOUTHERN DISTRICT OF NEW YORK DANIEL PATRICK MOYNIHAN UNITED STATES COURTHOUSE 500 Pearl Street New York, NY 10007-1312

Lead Counsel:

ROBBINS GELLER RUDMAN & DOWD LLP JASON C. DAVIS Post Montgomery Center One Montgomery Street, Suite 1800 San Francisco, CA 94104

Defendants' Counsel:

CAHILL GORDON & REINDEL LLP HERBERT S. WASHER EDWARD MOSS ADAM S. MINTZ 32 Old Slip New York, NY 10005

PLEASE DO NOT CONTACT THE COURT, THE CLERK'S OFFICE, CREDIT SUISSE OR DEFENDANTS' COUNSEL REGARDING THIS NOTICE. If you have any questions about the settlement, you may contact Lead Counsel at the address listed above or by an email to Lead Counsel at settlementinfo@rgrdlaw.com. Copies of certain pleadings and other documents filed in the Litigation can also be found at www.CreditSuisseSecuritiesSettlement.com.

DATED: December 23, 2022

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

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signed with Grail, he said.

But Illumina's course of action angered senior EU officials, including competition commissioner Margrethe Vestager, who said at the time: "Companies have to respect our competition rules and procedures."

The EU's prohibition of the merger is a test case for regulators, which are seeking to expand their powers against "killer acquisitions" - where big companies buy small innovative rivals before they become serious contenders, thereby undermining competition.

Grail's competitors argue that the deal would leave them unable to compete on fair terms with a combined Illumina/ Grail, because they rely on its DNA sequencing technology.

Illumina has said the deal is not a killer acquisition because Grail is not a rival. It has also said it has no plans to cut off rivals from its sequencers.

Critics say Illumina's dogged pursuit of Grail is misguided because it is soaking up management attention at a time when competition in its core business is rising and the high cost of funding the cancer test company is having an effect on earnings. This month, the company forecast profits will be between \$1.25 and \$1.50 a share this year, well below Wall Street forecasts of \$2.53.

Jay Flatley, who was chief executive of Illumina for 17 years until 2016 and then chair until 2021, also questioned the economics of the \$8bn takeover, which was negotiated in 2020 near the top of the market. "If they had waited a year

costs to \$100. MGI, which was spun out from BGI last year through an IPO, has begun selling its sequencers in the US market following the expiration of key Illumina patents last year.

"Illumina has really been dominating the market for more than a decade and customers need competition," said Molly He, a former Illumina executive who is chief executive and founder of Element Biosciences.

She said Illumina started offering Element customers big discounts when the company entered the market last year. But Element has also benefited from increased interest in its products from Grail competitors that use DNA sequencing, she added. "They [customers] are obviously worried about what is going to happen after Illumina acquires Grail: would they still have access to high quality, low cost sequencing?"

Illumina rejected any suggestion that its ownership of Grail would influence its relationship with customers of its DNA sequencing business. But this was a key concern highlighted by European authorities when they blocked the Illumina/Grail merger.

Vijay Kumar, analyst at Evercore ISI, said it was a "bold and aggressive" move by Illumina to buy Grail because Illumina was paying \$8bn for a company with very little revenues at the time.

But the decision to close the Grail deal despite opposition from Brussels was a gamble, he said, adding: "Francis bet big on this. Ultimately the buck stops with the CEO."

'If Illumina

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test to

Mining

Rio 'sorry' for losing highly radioactive capsule

GILL PLIMMER - LONDON NIC FILDES - SYDNEY

Rio Tinto has apologised for losing a highly radioactive capsule that fell off a truck on a 1,400-kilometre stretch of desert highway in Western Australia, as the mining company sought to limit the damage from the incident.

The miner and Australian authorities are scrambling to find the missing part from a sensor used in mining, which measures just 6mm by 8mm and was lost on its way from a site in the Pilbara region to a depot in the state capital of Perth.

The silver capsule contains a small amount of caesium-137, and is dangerously radioactive. An hour of exposure from a metre away is the equivalent of having 10 X-rays, and prolonged contact can cause skin burns, acute radiation sickness and cancer, experts said.

Rio's role in the radioactive hunt across such a long stretch of the state is the latest episode for a company that is still trying to repair its reputation after the destruction of a 46,000-year-old Aboriginal heritage site at Juukan Gorge in Western Australia in 2020, which ultimately led to the exit of its then chief executive and chair.

In the past year it has issued a report that showed systemic levels of sexual harassment, bullying and racism at its mine sites. It also suffered a blow in its lithium ambitions after the Serbian government knocked back its licence to develop a \$2.4bn mine in the country owing to strong environmental and public opposition to the project.

The search for the missing capsule has involved people scanning for radiation levels from the device along the vast trucking route. The device had been used at the Gudai-Darri mine to measure the density of iron ore feed.

Simon Trott, head of the iron ore division who was appointed shortly after Danish finance director Jakob Stausholm became Rio chief executive in 2021, apologised for the "alarm" caused.

"We are taking this incident very seriously. We recognise this is clearly very concerning and are sorry for the alarm it has caused in the Western Australian community," Trott said yesterday.

I, Carla Peak, as Vice President, Legal Notification Services at Gilardi & Co. LLC, a KCC Class Action Services Company in San Rafael, California, hereby certify that I caused the attached notice to be printed in said publication on January 30, 2023:

Name of Publication: Financial Times Address: 330 Hudson Street City, State, Zip: New York, NY 10013 Phone #: 917-551-5000 State of: New York

I declare under penalty of perjury that the foregoing is true and correct. Executed on this 30th day of January 2023, at Sellersville, Pennsylvania.

aila Plato

Carla Peak

analyst. "It raises the question: why is all

this happening? In a way, it's no one's

business, but it does cast a shadow on the market. It changes the character in

some ways but in others it doesn't at all,

because this activity is for friends and

families, it seems. It's not for the world

IHC said its shares "are available to

the market at a price for anyone" who

wished to invest, adding that it was

"open, true and direct with information

about our organisation, while adhering

to market regulators' governance and

ADX said it "operates to the highest principles of corporate governance and

transparency", adding that listed com-

panies "must adhere to comprehensive

disclosure guidelines that are in line

The state's interests are never far

away. Among the 13 companies that

have listed on the ADX since 2020 is

Abu Dhabi Ports, which is majority

owned by ADQ, a sovereign investment

vehicle that also controls ADX and is

Other recent IPOs include Borouge, owned by Abu Dhabi National Oil Com-

pany, and Yahsat, a satellite communications company owned by Mubadala,

But IHC and its subsidiaries have pro-

duced the most spectacular growth,

through big transfers of assets from

related companies, with IHC's assets

swelling from \$215mn in 2018 to \$54bn

Alpha Dhabi's assets jumped from

\$1.5bn in 2020 to nearly \$13bn in 2021,

the year of its listing, as it reported a

surge in profits from \$59mn to \$1.4bn

and a fourfold rise in revenue to \$5bn.

Its number of subsidiaries went from 16

to more than 100. IHC says asset trans-

fers from Royal Group, many for a nom-

inal charge of one dirham, have been a

Alpha Dhabi, formerly known as Tro-

jan, was previously wholly owned by

Royal Group. In April 2021 a 45 per cent

stake was transferred for "nil considera-

tion" to IHC, which today owns 86 per cent of the company. At least 40 compa-

nies have been transferred from Royal

at large to participate."

compliance standards".

with global standards".

chaired by Sheikh Tahnoon.

another state investment fund.

as of September 2022.

key driver of its growth.

COMPANIES & MARKETS

Sheikh's empire drives rise of Abu Dhabi bourse

Analysts baffled by fivefold rise in Gulf exchange's market cap on the back of IHC's transformation into \$236bn conglomerate

ANDREW ENGLAND, ADAM SAMSON AND MAX HARLOW - LONDON SIMEON KERR - DUBAI

Abu Dhabi's stock market was long viewed as a minor Gulf exchange, garnering little attention outside the region - a reflection of the small private sector in the oil-rich emirate that has long been dominated by the state.

But in less than four years its market capitalisation has almost quintupled to more than \$650bn, a surge driven largely by the extraordinary rise of one stock - International Holding Company.

Chaired by Sheikh Tahnoon bin Zayed al-Nahyan, one of the United Arab Emirates' most powerful figures, IHC has been transformed from a \$200mn business with interests in fish farms and real estate into a conglomerate with more than 400 subsidiaries and a market capitalisation of \$236bn - bigger than Walt Disney, Toyota or L'Oréal. Its weight rises to \$324bn, or half the market, when combined with eight listed subsidiaries, including the \$65bn Alpha Dhabi.

The transformation has mystified bankers and analysts, who have raised concerns about transparency and the blurring of the private sector, the state and the ruling family at a time when Abu Dhabi is seeking to use its oil windfall to burnish its credentials as regional finance hub.

"Five years ago the ADX's biggest caps - then First Abu Dhabi Bank and Etisalat - were known to be transparent," said one market analyst. "Now [two of] the largest stocks, IHC and Alpha Dhabi, are black holes . . . the market is less transparent than it was."

Even the dynamics of the brokerages trading on the ADX have been upended, with International Securities, another IHC-owned company, now accounting for more than half the value of the market's trades.

IHC's expansion "seems to be a substantial step back in an institutional environment that previously seemed to become somewhat more transparent in

Others Similarly Situated,

CITY OF ST. CLAIR SHORES POLICE AND FIRE

RETIREMENT SYSTEM, Individually and on Behalf of All



Powerful:

Tahnoon bin

Nahyan chairs

IHC, the rise of

which has sent

Dhabi's ADX

the value of Abu

stock exchange,

pictured below,

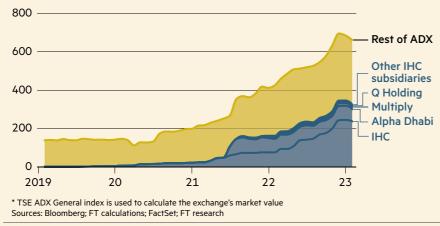
to new heights

Ali Haider/ EPA-EFE

Sheikh

Zayed al-

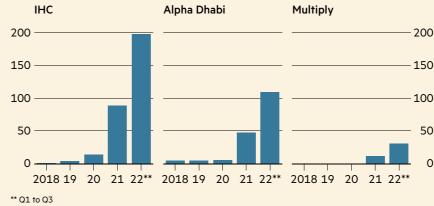
IHC and affiliate entities drive rise in ADX's market value*



Civil Action No. 1:21-cv-03385-NRB

CLASS ACTION

The remarkable growth of IHC and its subsidiaries Total assets (Dh bn)



the context of the region's broader com-'If you want petition for foreign direct investment", to get said one western academic who has advised Gulf governments on govern-

Group to IHC. Multiply, a communications comexposure

pany previously wholly owned by Royal Group, was also transferred to IHC for nil consideration on April 12020.

UNITED STATES DISTRICT COURT SOUTHERN DISTRICT OF NEW YORK

\$bn

Plaintiff,	SUMMARY NOTICE
vs.	
CREDIT SUISSE GROUP AG, THOMAS GOTTSTEIN, DAVID R. MATHERS, LARA J. WARNER AND BRIAN CHIN,	
Defendants.	: : Y

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A hearing will be held on May 11, 2023, at 11:00 a.m., before the Honorable Naomi Reice Buchwald, United States District Judge, at the United States District Court for the Southern District of New York, Daniel Patrick Moynihan United States Courthouse, 500 Pearl Street, Courtroom 21A, New York, NY 10007-1312, for the purpose of determining: (1) whether the proposed settlement of the claims in the Litigation for the principal amount of \$32,500,000.00, plus interest, should be approved by the Court as fair, just, reasonable, and adequate; (2) whether a Final Judgment and Order of Dismissal with Prejudice should be entered by the Court dismissing the Litigation with prejudice against Defendants, and the Releases specified and described in the Stipulation of Settlement (the "Stipulation") dated September 12, 2022 (and in the Notice) should be granted¹; (3) whether the Plan of Allocation is fair, reasonable, and adequate and should be approved; and (4) whether the application of Lead Counsel for an award of attorneys' fees and expenses and an award to Lead Plaintiff in connection with its representation of the Class should be approved.

IF YOU PURCHASED OR OTHERWISE ACQUIRED CREDIT SUISSE ADRS DURING THE PERIOD FROM OCTOBER 29, 2020 THROUGH MARCH 31, 2021, INCLUSIVE, YOUR RIGHTS MAY BE AFFECTED BY THE SETTLEMENT OF THIS LITIGATION. If you have not received a detailed Notice and a copy of the Proof of Claim and Release form, you may obtain copies by writing to Credit Suisse Securities Settlement, Claims Administrator, c/o Gilardi & Co. LLC, P.O. Box 6159, Novato, CA 94948-6159, or at www.CreditSuisseSecuritiesSettlement.com.

If you are a Class Member, in order to share in the distribution of the Net Settlement Fund, you must submit a Proof of Claim and Release by mail (postmarked no later than April 6, 2023) or electronically (no later than April 6, 2023), establishing that you are entitled to a recovery. If you are a Class Member and do not submit a proper Claim Form, you will not be eligible to share in the distribution of the net proceeds of the settlement, but you will nevertheless be bound by any judgments or orders entered by the Court in the Litigation.

If you are a Class Member and you desire to be excluded from the Class, you must submit a request for exclusion, in writing and in accordance with the instructions set forth in the Notice, to *Credit Suisse Securities Settlement*, EXCLUSIONS, c/o Gilardi & Co. LLC, P.O. Box 5100, Larkspur, CA 94977-5100, *postmarked no later than April 20, 2023*. All Class Members who do not timely and validly request exclusion from the Class in response to the Notice will be bound, to the extent approved by the Court, by the proposed settlement and any judgment entered in the Litigation pursuant to the Stipulation.

Any objection to the settlement, the Plan of Allocation, or the fee and expense application must be in accordance with the instructions set forth in the Notice and received by each of the following recipients no later than April 20, 2023:

> CLERK OF THE COURT UNITED STATES DISTRICT COURT SOUTHERN DISTRICT OF NEW YORK DANIEL PATRICK MOYNIHAN UNITED STATES COURTHOUSE 500 Pearl Street New York, NY 10007-1312

Lead Counsel:

ROBBINS GELLER RUDMAN & DOWD LLP JASON C. DAVIS Post Montgomery Center One Montgomery Street, Suite 1800 San Francisco, CA 94104

Defendants' Counsel:

CAHILL GORDON & REINDEL LLP HERBERT S. WASHER EDWARD MOSS ADAM S. MINTZ 32 Old Slip New York, NY 10005

PLEASE DO NOT CONTACT THE COURT, THE CLERK'S OFFICE, CREDIT SUISSE OR DEFENDANTS' COUNSEL REGARDING THIS NOTICE. If you have any questions about the settlement, you may contact Lead Counsel at the address listed above or by an email to Lead Counsel at settlementinfo@rgrdlaw.com. Copies of certain pleadings and other documents filed in the Litigation can also be found at www.CreditSuisseSecuritiesSettlement.com.

DATED: December 23, 2022

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

¹All capitalized terms used in this Summary Notice that are not otherwise defined herein shall have the meanings ascribed to them in the Stipulation, which is available at www.CreditSuisseSecuritiesSettlement.com.

largest companies on the ADX by market value, neither IHC nor Alpha Dhabi are included in MSCI's UAE index. MSCI's criteria for including a stock in an index focuses not only on size but also the degree to which a company's shares are freely available to purchase and how easy they are to trade.

Despite being the largest and third-

ance issues.

Analysis of the trade in IHC's stock shows it has often been bought and sold in large batches of multiple trades of a similar number of shares at the same time. Analysts say such trades appear pre-arranged and that it can be challenging for investors to buy IHC's stock.

Big batches of the same volumes of shares traded simultaneously make up the bulk of IHC trades. From January 5 2020 to January 27 2023, this type of transaction made up two-thirds of IHC trades, according to an FT analysis of ADX data. By comparison, this pattern was observed for only 8 per cent of trades in Abu Dhabi Commercial Bank and 3 per cent of Etisalat, two other big ADX-listed stocks.

Ownership in IHC and Alpha Dhabi is highly concentrated and the proportion of shares readily available to trade is limited. IHC, which is 62 per cent owned by Royal Group, controlled by Sheikh Tahnoon, has a free float of about 24 per cent. Its 2021 annual report said 18 shareholders owned 96.7 per cent of its stock. Alpha Dhabi's report from the same year said 19 shareholders controlled more than 98 per cent of its stock.

Foreign investors, who have recently tended to be either US citizens or UAE expatriates, make up a tiny share: 6 per cent in IHC and 3 per cent in Alpha Dhabi, according to ADX data.

There is no suggestion of illegal activity by IHC or its subsidiaries but their expansion and activities have left bankers and analysts scratching their heads.

"If you want to get exposure to them you can't because you can't access their shares - it's ridiculous," said the market

you can't because you can't access their shares – it's ridiculous'

to them

It now operates energy assets, a driving school, wellness providers and beauty salons. Assets rose from \$26.6mn in 2020 to more than \$3bn the following year, it said. Multiply acquired at least three companies in 2021 for nil consideration: Pal Cooling, Emirates Driving School and cosmetics group Bedashing.

Multiply, which listed in December 2021 and boasts a \$13bn market capitalisation, is among the 10 largest stocks in the MSCI UAE index.

Along the way, International Securities, an Abu Dhabi brokerage firm acquired by IHC in November 2019, also experienced spectacular growth - soaring to the top ranks of brokers serving the ADX. Between 2018 and 2020 it handled 8 per cent of the value of trades and 9.8 per cent of the volumes. It now handles 64.2 per cent by value and 45.3 per cent by volume, according to ADX data. Analysts say the data suggests it buys and sells shares on the ADX in large batches – a pattern that fits with the trades in IHC shares.

The broker's assets grew from \$186mn in 2019 to \$1.2bn in 2021, while revenues soared 216 per cent.

IHC said International Securities "had fast, yet organic growth considering the number of IPOs [16] they have facilitated since 2016", adding that the brokerage had attracted 25,000 "active clients".

Steffen Hertog, a Gulf expert at the London School of Economics, said the web of companies was a reflection of "the continued deeper presence of the Al Nahyan family in the Abu Dhabi economy" compared with the ruling Al Maktoum family in Dubai. "Which is not to say that the distinction between government and family business is crystal clear in the latter," he added. "But there are fewer ruling family players and there is relatively more space for large non-royal private groups."



I, Carla Peak, as Vice President, Legal Notification Services at Gilardi & Co. LLC, a KCC Class Action Services Company in San Rafael, California, hereby certify that I caused the attached notice to be printed in said publication on February 6, 2023:

Name of Publication: Financial Times Address: 330 Hudson Street City, State, Zip: New York, NY 10013 Phone #: 917-551-5000 State of: New York

I declare under penalty of perjury that the foregoing is true and correct. Executed on this 6th day of February 2023, at Sellersville, Pennsylvania.

aila Plato

Carla Peak

I, Carla Peak, as Vice President, Legal Notification Services at Gilardi & Co. LLC, a KCC Class Action Services Company in San Rafael, California, hereby certify that I caused the attached notice to be published as internet banners by the following website:

Name of Website: Fortune.com Address: 40 Fulton Street, Fl 2 City, State, Zip: New York, NY 10038 State of: New York

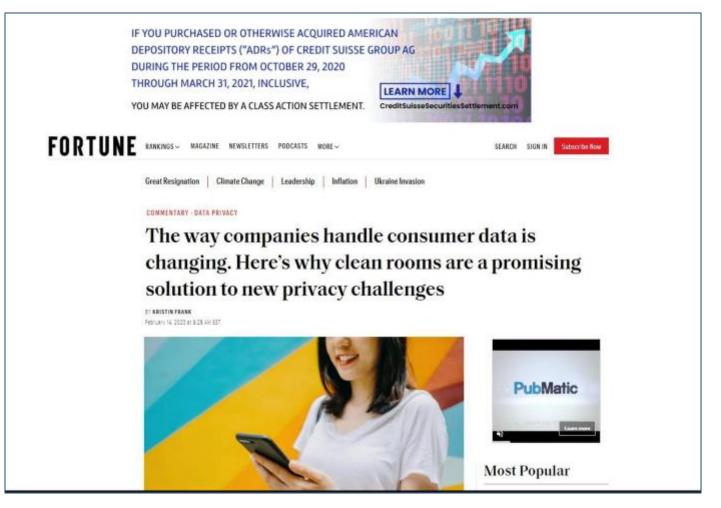
The internet banners were displayed from February 14, 2023, through February 28, 2023.

I declare under penalty of perjury that the foregoing is true and correct. Executed on this 28th day of February 2023, at Sellersville, Pennsylvania.

aila Peak

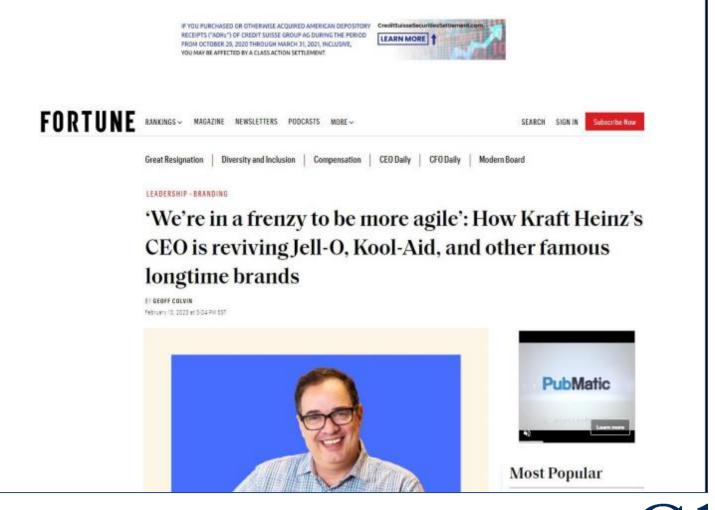
Carla Peak

City of St. Clair Shores Police and Fine Batirement 3 Betern R Bredit Swissen en 1826,3et #iled 03/31/23 Page 21 of 35 Placement: Fortune.com - Desktop



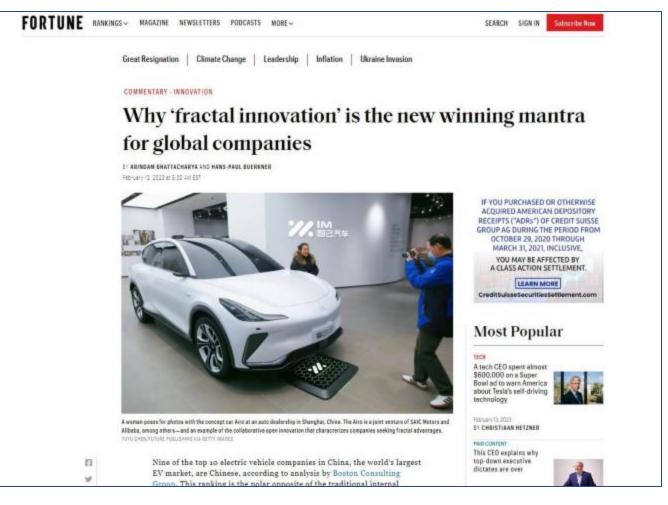


City of St. Clair Shores Police and Fine Batirement 3 Betern R Bredit Swissen er At 1826,3et #iled 03/31/23 Page 22 of 35 Placement: Fortune.com - Desktop





City of St. Clair Shores Police and Fine Baticement 3 Betern R Bredit Swissen er At 1826,3et #iled 03/31/23 Page 23 of 35 Placement: Fortune.com - Desktop





City of St. Clair Shores Police and File Batic mers 3 Betern R Bredit Swissen & Alled 03/31/23 Page 24 of 35 Placement: Fortune.com - Mobile





I, Carla Peak, as Vice President, Legal Notification Services at Gilardi & Co. LLC, a KCC Class Action Services Company in San Rafael, California, hereby certify that I caused the attached notice to be published as internet banners by the following website:

Name of Website: WSJ.com Address: 1211 Avenue of the Americas City, State, Zip: New York, NY 10036 Phone #: 1-800-568-7625 State of: New York

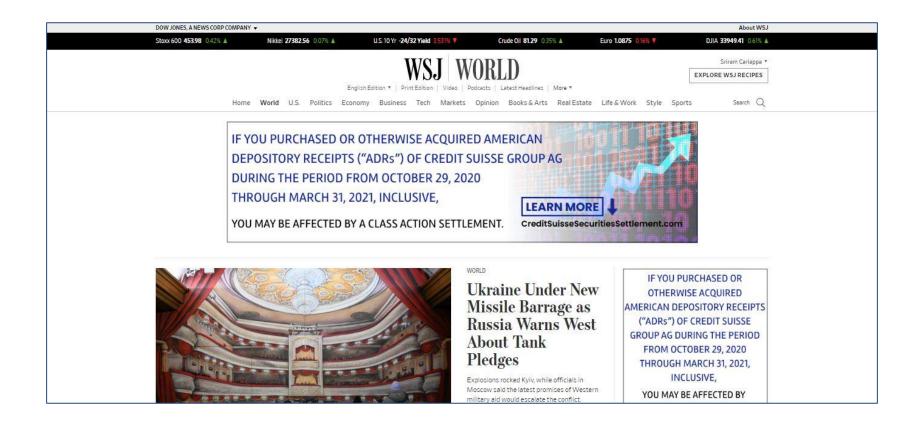
The internet banners were displayed on January 27, 2023, February 2, 2023, and February 9, 2023.

I declare under penalty of perjury that the foregoing is true and correct. Executed on this 9th day of February 2023, at Sellersville, Pennsylvania.

aila Plato

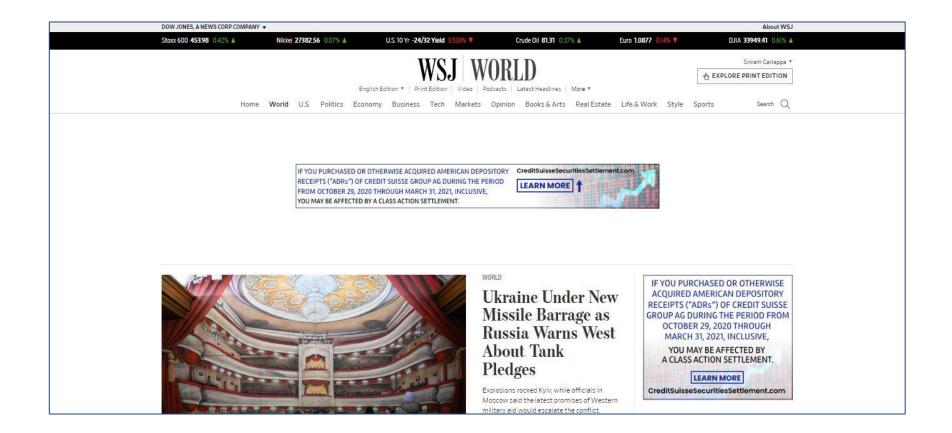
Carla Peak

City of St. Clair Shores Police and Fine Baticeners Sestern R Bredit Swissen & Alle 03/31/23 Page 26 of 35 Placement: WSJ.com World Front Buyout Date of Buyout: January 27, 2023



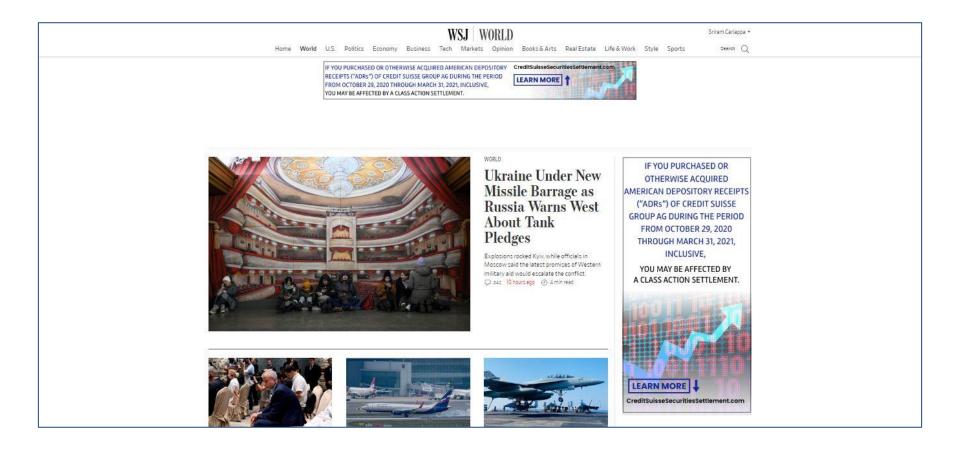


City of St. Clair Shores Police and Fine Baticement Sestem R Bredit Swissen entre 26,3et #iled 03/31/23 Page 27 of 35 Placement: WSJ.com World Front Buyout Date of Buyout: January 27, 2023



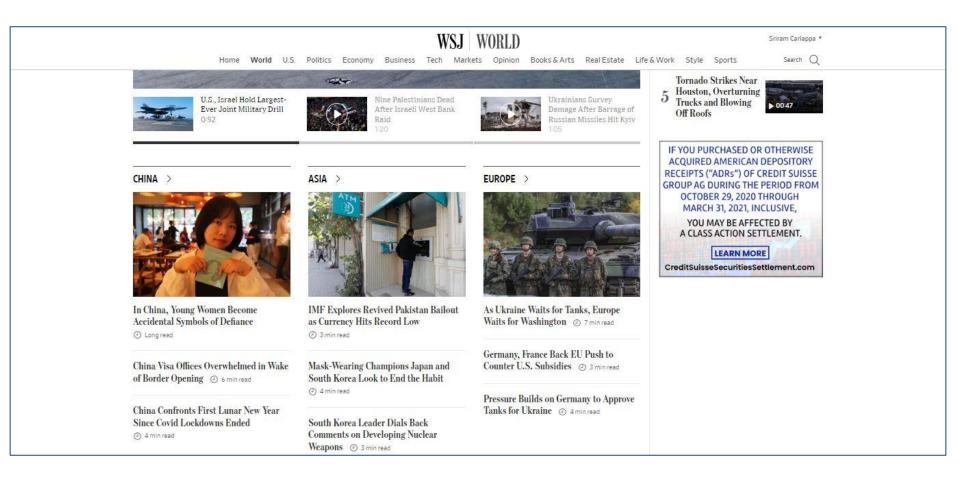


City of St. Clair Shores Police and Fine Baticement Sestem R Bredit Switss Call 4 Hild 03/31/23 Page 28 of 35 Placement: WSJ.com World Front Buyout Date of Buyout: January 27, 2023



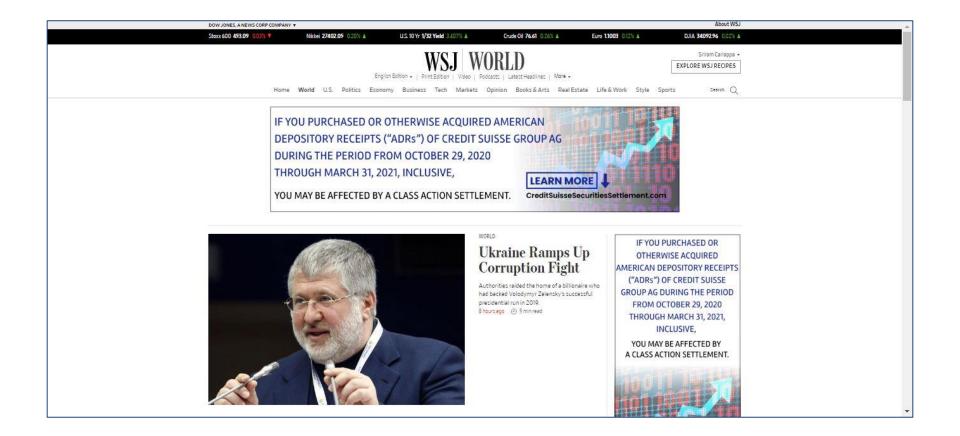


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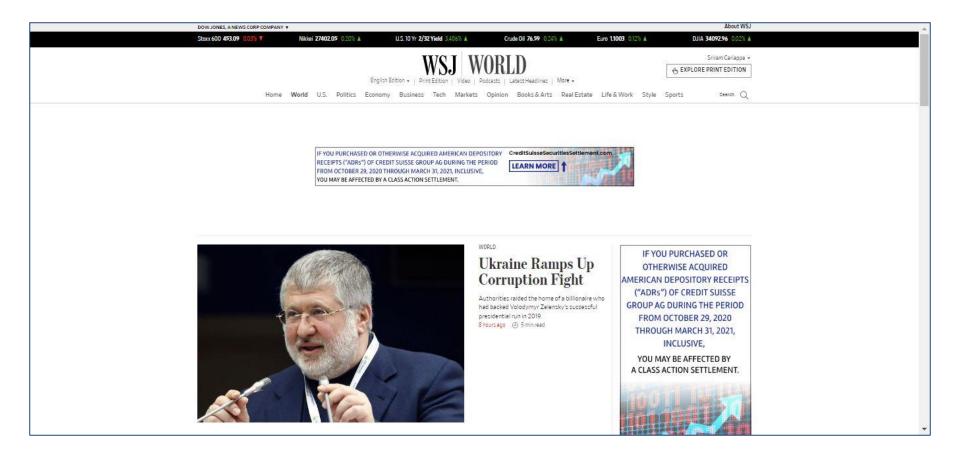


City of St. Clair Shores Police and Fine Baticement Sestem R Bredit Swissen entre 26,3et #iled 03/31/23 Page 30 of 35 Placement: WSJ.com World Front Buyout Date of Buyout: February 2, 2023



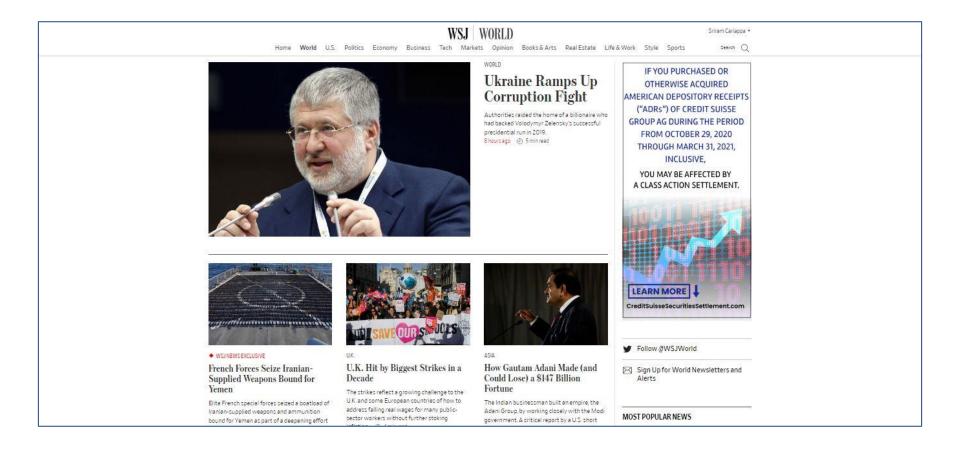


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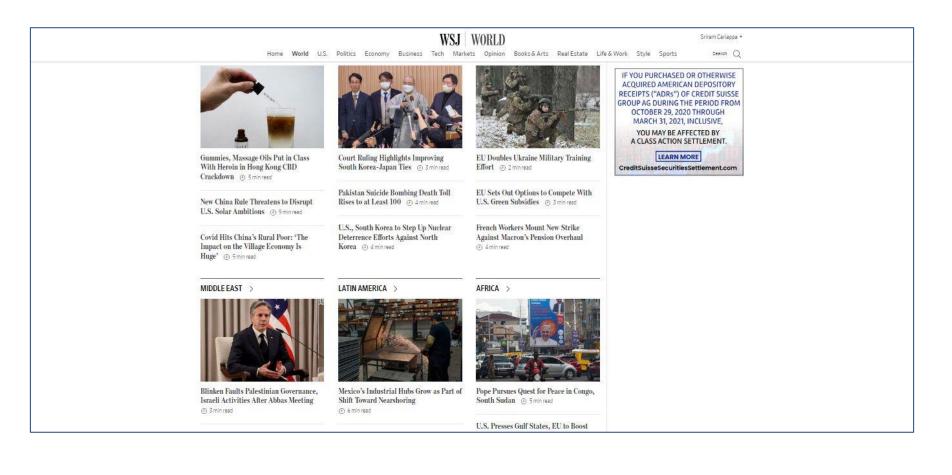


City of St. Clair Shores Police and Fine Baticement Sestem R Bredit Swissen & Att B2G,3et #iled 03/31/23 Page 32 of 35 Placement: WSJ.com World Front Buyout Date of Buyout: February 2, 2023



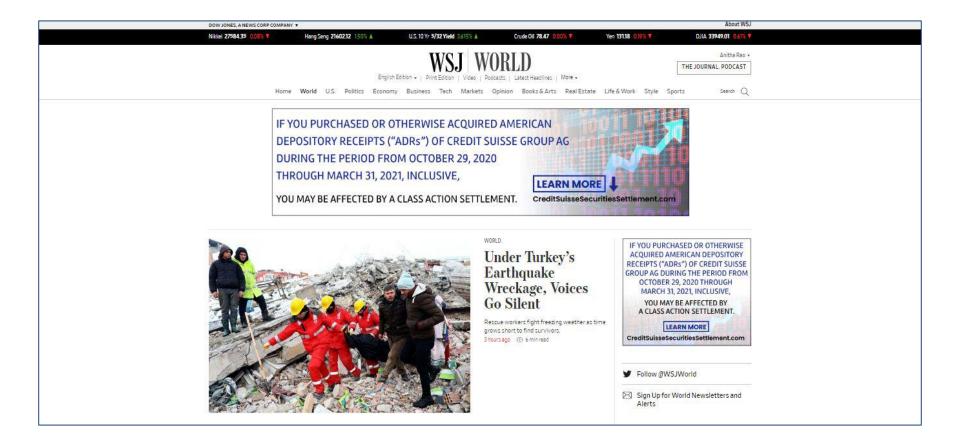


City of St. Clair Shores Police and Fine Baticement Sestem R Bredit Swissen & Att B2G,3et #iled 03/31/23 Page 33 of 35 Placement: WSJ.com World Front Buyout Date of Buyout: February 2, 2023





City of St. Clair Shores Police and Fine Baticement Sestem R Bredit Swissen entre 26,3et #iled 03/31/23 Page 34 of 35 Placement: WSJ.com World Front Buyout Date of Buyout: February 9, 2023





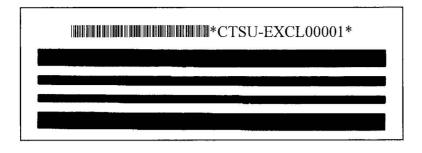
City of St. Clair Shores Police and Fine Baticement Sestem R Bredit Switss Call 44826,3et #iled 03/31/23 Page 35 of 35 Placement: WSJ.com World Front Buyout Date of Buyout: February 9, 2023





Case 1:21-cv-03385-NRB Document 82-4 Filed 03/31/23 Page 1 of 7

EXHIBIT D



RECEIVED Mar 23, 2023 Claims Center

Exclusion Cover Page

Case Name: Credit Suisse Securities Settlement

Case Code: CTSU

Exclusion Deadline: April 20, 2023 (Postmarked no later than)

Name of Person Filing Exclusion: Jackson Edward Oliver

UNITED STATES DISTRICT COURT SOUTHERN DISTRICT OF NEW YORK

CITY OF ST. CLAIR SHORES POLICE)	
AND FIRE RETIREMENT SYSTEM,)	
Plaintiff)	CIVIL ACTION NO.
)	1:21-cv-03385-NRB
VS.)	
)	CLASS ACTION
CREDIT SUISSE GROUP AG, THOMAS)	
GOTTSTEIN, DAVID R MATHERS, LARA)	
J. WARNER and BRIAN CHIN,)	
Defendants.)	

NOTICE OF REQUEST FOR EXCLUSION FROM CLASS

Comes now the undersigned, Jackson Edward Oliver (hereinafter the "Requestor"), and

submits this request for exclusion from the Class in the above referenced matter showing the

Court as follows:

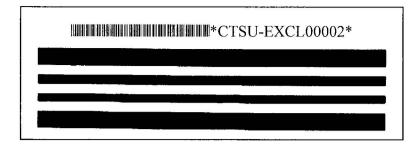
- 1) Requestor's information is Jackson Edward Oliver,
- 2) Requestor hereby requests to be excluded from the Class in the above referenced matter pursuant to Federal Rule of Civil Procedure 23(c)(2)(B)(v);
- 3) Requestor purchased approximately 11.1031 Credit Suisse ADRs on or about March 31,

2021 at the average price of \$10.45 per ADR;

Respectfully submitted this 15th day of March, 2023.

ackson Edward Oliver





RECEIVED Mar 23, 2023 Claims Center

Exclusion Cover Page

Case Name: Credit Suisse Securities Settlement

Case Code: CTSU

Exclusion Deadline: April 20, 2023 (Postmarked no later than)

Name of Person Filing Exclusion: Nancy Ruan

REQUEST EXCLUSION FROM CLASS ACTION SETTLEMENT

Hello EXCLUSIONS for the Credit Suisse Securities Settlement,

I would like to request exclusion from the Class.

Name: Nancy Ruan

Address:

Telephone: 808-741-7406

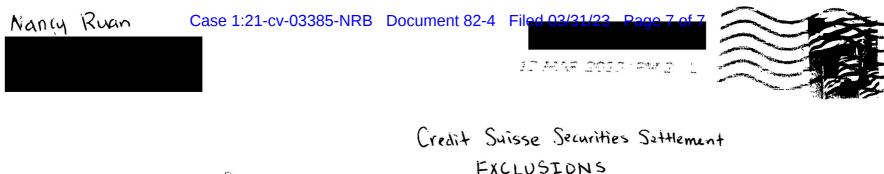
Purchase History

Date of Purchase	# of ADRs	Purchased Price	Purchase Total
03/31/2021	5	\$10.63	\$53.15

Let me know if there is anything else needed to process this exclusion.

Sincerely,

Nancy Ruan



EXCLUSIONS clo Gilardi & Co. LLC P.O. Box 5100 Larkspur, CA 94977-5100

CTSU

94977-510000

-- MAR 2 3 2023

BY:

