

**UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF NEW YORK**

IN RE LIFETRADE LITIGATION:

CIVIL ACTION NO. 1:17-cv-02987

This Document Relates to: ALL ACTIONS

**NOTICE OF PENDENCY OF CLASS ACTION, SHAREHOLDER DERIVATIVE ACTION
AND PROPOSED SETTLEMENT, PRELIMINARY APPROVAL ORDER, SETTLEMENT
FAIRNESS HEARING AND MOTION FOR AN AWARD OF ATTORNEYS' FEES AND
REIMBURSEMENT OF LITIGATION EXPENSES**

IF YOU PURCHASED OR OTHERWISE ACQUIRED SHARES OF THE LIFETRADE FUND B.V., LTRADE PLUS LTD. AND/OR LTRADE FIXED CAPITAL (BVI) LTD. (“LIFETRADE” OR THE “LIFETRADE FUNDS”) OR ARE A CURRENT SHAREHOLDER, YOU COULD RECEIVE A PAYMENT FROM A CLASS ACTION SETTLEMENT (THE “SETTLEMENT”).

Under law, a federal court has authorized this Notice. This is not attorney advertising.

PLEASE READ THIS NOTICE CAREFULLY. Your legal rights are affected whether you act or do not act.

- If approved by the Court, the Settlement will provide four million five hundred thousand dollars (\$4,500,000) (the “Settlement Amount”) gross, plus interest as it accrues, minus attorneys’ fees, costs, administrative expenses, and net of any taxes on interest, to pay claims of investors, whether individual, corporate or in any form, (i) who invested in one or more of the Lifetrade Funds (including The Lifetrade Fund B.V., LTrade Plus Ltd. and LTrade Fixed Capital (BVI) Ltd.), and/or (ii) their predecessors and successors in interest.
- Attorneys for Plaintiffs, the Class, and the Lifetrade Funds (“Class Counsel”) intend to ask the Court to award them fees of up to one-third of the Settlement Amount or one million five hundred thousand dollars (**\$1,500,000.00**), reimbursement of litigation expenses of no more than **\$500,000.00**, and an award to the Class Representatives and Derivative Plaintiffs collectively not to exceed **\$60,000.00** (**\$10,000.00** each). If approved by the Court, these amounts will be paid from the Settlement Fund.
- Your actual recovery, if any, will depend on the aggregate losses of all Settlement Class Members, the purchase prices of Lifetrade shares, and the total number and amount of claims filed.
- The Settlement resolves the claims against Defendant TMF Curaçao N.V. (“Equity Trust”). Plaintiffs continue to pursue the Action against Defendants Wells Fargo Bank, N.A., Wells Fargo Bank Northwest, N.A., Wells Fargo Delaware Trust Company, N.A., and ATC Realty Fifteen, Inc., (“Wells Fargo”), S&P Global, Inc. (“S&P”) (as to individual claims only), and the Estate of Roy G. Smith (“Smith’s Estate”) (collectively, the “non-settling Defendants”).
- The litigation concerns whether the non-settling Defendants and Equity Trust engaged in misconduct violating various laws by allegedly making knowing and/or negligent misrepresentations in statements to investors, concealment of facts material to investors, breaching fiduciary duties to Lifetrade and/or to shareholders, aiding and abetting others in the breach of fiduciary duties, conspiracy to commit fraud, and/or others acts or omissions that resulted in the total loss of value of investments in Lifetrade.

Equity Trust has denied and continues to deny each, any and all allegations of wrongdoing, fault, liability or damage whatsoever asserted by Plaintiffs. Equity Trust has also denied, *inter alia*, the allegations that Plaintiffs, the Lifetrade Funds, or the Settlement Class have suffered damages or that Plaintiffs, the Lifetrade Funds, or the Settlement Class were harmed by the conduct alleged in the Actions. Equity Trust continues to believe the claims asserted against it in the Actions are without merit.

- Your legal rights will be affected whether you act or do not act. If you do not act, you may permanently forfeit your right to recover on this claim. Therefore, you should read this Notice carefully.

YOUR LEGAL RIGHTS AND OPTIONS IN THIS SETTLEMENT

SUBMIT A CLAIM FORM NO LATER THAN APRIL 4, 2022	The only way to get a payment.
EXCLUDE YOURSELF NO LATER THAN FEBRUARY 14, 2022	Get no payment. This is the only option that allows you to ever be part of any other lawsuit against the Defendants or the other Released Parties about the legal claims in this case.
OBJECT NO LATER THAN FEBRUARY 22, 2022	Write to the Court about why you do not like the Settlement.
GO TO A HEARING ON MARCH 21, 2022	Ask to speak in Court about the fairness of the Settlement.
DO NOTHING	Get no payment. You will also be giving up your rights regarding all claims released by this Settlement and any other lawsuit as to the subject matter of this Settlement.

INQUIRIES

Please do not contact the Court regarding this Notice. All inquiries concerning this Notice, the Lifetrade Litigation Claim Form and Release, or any other questions by Settlement Class Members should be directed to one of the following:

Lifetrade Litigation c/o Strategic Claims Services P.O. Box 230 600 N. Jackson St., Ste. 205 Media, PA 19063 Tel.: (866) 274-4004 Fax: (610) 565-7985 info@strategicclaims.net	Charles Siegel, Esq. WATERS & KRAUS, LLP 3141 Hood Street, Suite 700 Dallas, TX 75219 Tel: (214) 357-6244 Fax: (214) 357-7252 siegel@waterskraus.com	Steven Phillips, Esq. Diane Paolicelli, Esq. PHILLIPS & PAOLICELLI, LLP 747 Third Avenue, 6 th Floor New York, New York 10017 Tel.: 212-388-5100 Fax: 212-388-5200 sphillips@p2law.com dpaolicelli@p2law.com
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DEFINITIONS

All capitalized terms not otherwise defined herein shall have the same meanings as set forth in the Stipulation and Agreement of Settlement by and among Plaintiffs, the Lifetrade Funds, and Equity Trust dated August 4, 2021 (the "Settlement Stipulation").

COMMON QUESTIONS AND ANSWERS CONCERNING THE SETTLEMENT

1. Why did I get this Notice?

You or someone in your family may have invested in the Lifetrade funds or acquired an interest in Lifetrade securities, or may be a current shareholder of the Lifetrade Funds.

2. What is this lawsuit about?

The case is known as *In re Lifetrade Litigation.*, Master File No. 1:17-cv-02987-JPO-KHP (S.D.N.Y.) (the “Action”), and includes the related Consolidated Actions, (i) *Aviles v. S&P Global, Inc.*, Case No. 1:17-cv-02987-JPO-KHP; (ii) *Benedetto v. ATC Realty Fifteen, Inc.*, Case No. 1:17-cv-06087-JPO-KHP; (iii) *Acebedo v. ATC Realty Fifteen, Inc.*, Case No. 1:17-cv-07034-JPO-KHP; (iv) *Alvarez v. ATC Realty Fifteen Inc.*, Case No. 1:18-cv-00128-JPO-KHP; and (v) *Areco v. ATC Realty Fifteen, Inc.*, Case No. 1:18-cv-02416-JPO-KHP (collectively, the “Actions”). The Court in charge of the case is the United States District Court for the Southern District of New York. The case, including the claims against Equity Trust, is both a class action and a shareholder derivative litigation.

The Action, both a class action on behalf of Lifetrade investors and a derivative action on behalf of the Lifetrade Funds, involves allegations that Defendants violated various laws by misleading investors into purchasing millions of dollars of Lifetrade shares while Lifetrade’s chief executive officer Roy G. Smith siphoned funds away from Lifetrade for personal gain. Plaintiffs allege Equity Trust held various roles at Lifetrade and shirked its various duties during this period, contributing to the investors’ losses. Plaintiffs further allege that investors were left holding the bag when Wells Fargo wrongfully seized upon a cash-strapped Lifetrade to acquire Lifetrade’s portfolio for its own gain. Equity Trust and the non-settling Defendants have denied and continue to deny each, any and all allegations of wrongdoing, fault, liability or damage whatsoever asserted in the Actions. The Settlement shall in no event be construed as, or deemed to be evidence of, liability, fault, wrongdoing, injury or damages, or of any wrongful conduct, acts or omissions on the part of any of the Released Parties, or of any infirmity of any defense, or of any damages to the Plaintiffs, the Lifetrade Funds, or any other Settlement Class Member.

The Settlement resolves the individual, class action, and shareholder derivative claims in the Actions concerning Equity Trust only, including any claims or potential claims, whether known or unknown, concerning Equity Trust. The Actions are ongoing against the non-settling Defendants as individual actions against S&P, as class and derivative actions against Wells Fargo, and as individual, derivative, and class actions against the Estate of Roy G. Smith.

3. Why is this a class action?

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

4. Why is this a shareholder derivative action?

In a shareholder derivative action, one or more shareholders file a lawsuit in the name of the company they invested in. These shareholders, as plaintiffs, take legal action when they believe the company they hold an ownership stake in acted or did not act in some manner that harmed the company and its shareholders. The shareholder derivative action seeks to protect both the company and its investors.

5. Why is there a Settlement?

Plaintiffs and Equity Trust do not agree regarding the merits of Plaintiffs’ allegations and Equity Trust’s defenses with respect to liability or the amount of damages, if any, that would be recoverable if Plaintiffs were to prevail at trial on each claim. The issues on which Plaintiffs and the Equity Trust disagree include, but are not limited to, (1) whether Equity Trust facilitated the misconduct Plaintiffs’ allege, resulting in the loss of Plaintiffs’ investments; (2) whether Equity had duties to investors and/or the Lifetrade Funds, and whether or not Equity Trust violated those duties; (3) whether Equity Trust

had knowledge of and participated in the alleged misconduct; (4) the causes of the loss in the value of the Lifetrade securities; and (5) the amount of alleged damages, if any, that could be recovered at trial.

This matter has not gone to trial and the Court has not decided in favor of either Plaintiffs or any of the Defendants. Instead, Plaintiffs and Equity Trust have agreed to settle the case. Plaintiffs and Class Counsel believe the Settlement is best for all Settlement Class Members because of the risks associated with continued litigation and the nature of the defenses raised by Equity Trust. Among the reasons that Plaintiffs and Class Counsel believe the Settlement is fair is the fact that there is uncertainty about whether they will be able to prove whether Equity Trust had certain duties with respect to the Lifetrade Funds and investors, that Equity Trust violated those duties, that Equity Trust had knowledge of misconduct or actively participated in any misconduct, that the alleged violations or misconduct actually caused the Settlement Class any damages, and the amount of damages, if any.

Even if Plaintiffs were to win at trial, and also prevail on any on appeal, Plaintiffs might not be able to collect some, or all, of any judgment they are awarded. Moreover, while litigation of this type is usually expensive, it appears that, even if Plaintiffs' allegations were found to be true, the total amount of damages to which Settlement Class Members would be entitled could be substantially reduced.

As part of the Settlement, Plaintiffs agree that they shall indemnify, defend and hold harmless the Released Parties and the Related Parties for, from and against: (i) any and all actions, causes of action, claims, duties, debts, demands, rights, disputes, suits, matters, damages, losses, obligations, proceedings, issues, judgments and liabilities of every nature and description whatsoever that any current, prior or future defendant in any of the Consolidated Actions may have or assert against the Released Parties and/or the Related Parties relating in any way to Equity Trust's involvement with any of the Lifetrade Funds, including, without limitation, Unknown Claims and claims for contribution ("Cross Claims"); (ii) the filing or prosecution of any Released Claims. Plaintiffs shall each be jointly and severally liable for these obligations, and each Released Party and Related Party may individually enforce these provisions.

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

The Settlement Class consists of all investors, whether individual, corporate or in any form, (i) who invested in one or more of the Lifetrade Funds (including The Lifetrade Fund B.V., LTrade Plus Ltd. and LTrade Fixed Capital (BVI) Ltd.), and/or (ii) their predecessors and successors in interest. Excluded from the Settlement Class are Defendants, the present and former officers and directors of Lifetrade and Equity Trust, members of the immediate family of any Defendant and the legal representatives, heirs, successors and assigns of any of the foregoing, as well as any entity in which Defendants have or had a controlling interest. Also excluded from the Settlement Class are those Persons who submit valid and timely requests for exclusion from the Settlement Class in accordance with the requirements set forth in this Notice.

7. Are there exceptions to being included?

Yes. Excluded from the Settlement Class are (i) Opt-Outs, *i.e.*, those Persons who timely and validly request exclusion from the Settlement Class, and (ii) Defendants, the present and former officers and directors of Lifetrade and Equity Trust, and any subsidiary thereof, and the immediate family members, legal representatives, heirs, successors or assigns of such excluded persons and any entity in which any excluded Person has or had a controlling interest.

8. Are there exceptions to being excluded?

Yes. By law, persons and entities who have brought suit in their own names as individual Plaintiffs in the Actions cannot request exclusion or Opt-Out. However, named individual Plaintiffs may still file objections to the Plan of Allocation or award of attorneys' fees.

9. I am still not sure whether I am included.

If you are still not sure whether you are included, you can ask for free help. For more information, you can contact the Claims Administrator, Strategic Claims Services, by toll-free phone at (866) 274-4004 or by facsimile at (610) 565-7985, visit the website www.strategicclaims.net, or fill out and return the Lifetrade Litigation Claim Form and Release described in Question 11, to see if you qualify.

10. What does the Settlement provide?

a. What is the settlement fund?

The proposed Settlement provides for Equity Trust to pay four million five hundred thousand dollars (\$4,500,000) into a settlement fund (the “Settlement Fund”). The Settlement is subject to Court approval. Also, subject to the Court’s approval, a portion of the Settlement Fund will be used to pay attorneys’ fees and reasonable litigation expenses to Class Counsel and any award to the Class Representatives. A portion of the Settlement Fund also will be used to pay taxes due on interest earned by the Settlement Fund, if necessary, and the costs of the claims administration, including the costs of printing and mailing this Notice and the costs of publishing notice. After the foregoing deductions from the Settlement Fund have been made, the amount remaining (the “Net Settlement Fund”) will be distributed to Settlement Class Members who submit timely, valid claims, according to the Plan of Allocation to be approved by the Court.

b. What can you expect to receive under the proposed Settlement?

Your share of the Net Settlement Fund will or may depend on: (i) the number of claims filed; (ii) the dates you purchased and/or redeemed Lifetrade securities; (iii) the prices of your purchases and redemptions; (iv) the amount of administrative costs, including the costs of notice; and (v) the amount awarded by the Court to Class Counsel for attorneys’ fees, costs, and expenses and to Class Representatives.

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

The Net Settlement Fund will be distributed to Settlement Class Members who submit a Lifetrade Litigation Claim Form and Release and whose claims for recovery are allowed by the Claims Administrator pursuant to the terms of the Settlement Stipulation or by order of the Court under the below Plan of Allocation (“Authorized Claimants”). Equity Trust has denied and continues to deny these allegations and any and all allegations of wrongdoing, fault, liability or damage whatsoever asserted in the Actions.

c. Proposed Plan of Allocation of the Net Settlement Fund Among Class Members

The objective of the Plan of Allocation is to equitably distribute the Net Settlement Fund among Authorized Claimants on a pro rata basis.

d. Calculation of Recognized Loss Per Lifetrade Share

For each Lifetrade share purchased or otherwise acquired and currently held, the Recognized Loss per share shall be calculated as follows:

- i. For each Lifetrade share that purchased or otherwise acquired and subsequently redeemed, the Recognized Loss per share is \$0.
- ii. For each Lifetrade share purchased or otherwise acquired that was not redeemed and held to present, the Recognized Loss per security is calculated using the last Net Asset Value (“NAV”) of the relevant Lifetrade Fund before the suspension of the NAV in March of 2012.

The payment you receive will reflect your proportionate share of the Net Settlement Fund. Such payment will depend on the number of eligible claimants that participate in the Settlement, and when their securities were purchased and sold. The number of claimants who send in claims varies widely from case to case.

Distributions will be made to Authorized Claimants after all claims have been processed and after the Court has finally approved the Settlement. If any funds remain in the Net Settlement Fund by reason of uncashed distribution checks or otherwise, then, after the Claims Administrator has made reasonable and diligent efforts to have Settlement Class Members who are entitled to participate in the distribution

of the Net Settlement Fund cash their distributions, any balance remaining in the Net Settlement Fund after at least six (6) months after the initial distribution of such funds will be used in the following fashion: (a) first, to pay any amounts mistakenly omitted from the initial disbursement; (b) second, to pay any additional settlement administration fees, costs, and expenses, including those of Class Counsel as may be approved by the Court; and (c) finally, to make a second distribution to claimants who cashed their checks from the initial distribution and who would receive at least \$10.00, after payment of the estimated costs, expenses, or fees to be incurred in administering the Net Settlement Fund and in making this second distribution, if such second distribution is economically feasible. These redistributions shall be repeated, if economically feasible, until the balance remaining in the Net Settlement Fund is *de minimis* and such remaining balance will then be distributed to a non-sectarian, not-for-profit organization identified by Class Counsel and approved by the Court.

11. How can I get a payment?

To qualify for a payment, you must submit a form entitled “Lifetrade Litigation Claim Form and Release.” This Lifetrade Litigation Claim Form and Release is attached to this Notice. The attached Lifetrade Litigation Claim Form and Release must be filled out, signed in the location indicated, and mailed postmarked no later than April 4, 2022; faxed; or emailed to the Claims Administrator:

Lifetrade Litigation
c/o Strategic Claims Services
600 N. Jackson St., Ste. 205
P.O. Box 230
Media, PA 19063
Toll-Free: 866-274-4004
Fax: 610-565-7985
info@strategicclaims.net

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

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

Unless you exclude yourself from the Settlement Class by the February 14, 2022 deadline, you will remain a member of the Settlement Class and will be bound by the release of claims against the Equity Trust the Settlement is approved. That means you and all other Settlement Class Members and each of their respective parent entities, associates, affiliates, subsidiaries, predecessors, successors, assigns, attorneys, immediate family members heirs, representatives, administrators, executors, devisees, legatees, and estates will release (agreeing never to sue, continue to sue, or be part of any other lawsuit) as against Equity Trust any and all claims which arise out of, are based upon or relate in any way to investments in the Lifetrade Funds. It means that all of the Court’s orders will apply to you and legally bind you. That means you will accept a share of the Net Settlement Fund as sole compensation for any losses you suffered in investing and/or acquiring an interest in one or more of the Lifetrade Funds. The specific terms of the release are included in the Settlement Stipulation.

13. How do I get out of the Settlement?

If you are not a named, individual Plaintiff in the Actions and you do not want to receive a payment from this Settlement, and you want to keep any right you may have to sue or continue to sue Equity Trust or other Released Parties on your own regarding the claims being released in this Settlement, then you must take steps to exclude yourself from the Settlement. To exclude yourself from the Settlement, you must mail a letter that (A) clearly indicates your name, address, phone number and e-mail contact information (if any) and states that you “request to be excluded from the Settlement Class in *In re Lifetrade Litigation*, Master File No. 1:17-cv-02987-JPO-KHP (S.D.N.Y.),” and (B) states the date, name of fund and share class, number of shares and dollar amount of each Lifetrade securities purchase or acquisition, and, if applicable, sale transaction or redemptions. In order to be valid, such request for exclusion must be submitted with documentary proof (i) of each purchase and, if applicable, sale transaction or other conveyance of Lifetrade securities; and (ii) demonstrating your status as a beneficial owner of the Lifetrade securities. Any such request for exclusion must be signed and submitted by you, as the beneficial owner, under penalty of perjury. You must mail your exclusion

request, to be received no later than February 14, 2022, to the Claims Administrator at the following address:

Lifetrade Litigation
c/o Strategic Claims Services
600 N. Jackson St., Ste. 205
P.O. Box 230
Media, PA 19063

You cannot exclude yourself by telephone or by e-mail.

If you properly exclude yourself, you will not receive a payment from the Net Settlement Fund, you cannot object to the Settlement, and you will not be legally bound by the judgment in this case.

14. If I do not exclude myself, can I sue Defendant Equity Trust or the other Released Parties for the same thing later?

No. Unless you followed the procedure outlined in the Notice to exclude yourself, you give up any right to sue Equity Trust or other Released Parties for the claims being released in this Settlement. If you have a pending lawsuit related to any Released Claims, speak to your lawyer in that case immediately, since you must exclude yourself from this Settlement Class to continue your own lawsuit. If you are a named, individual Plaintiff in the Actions, you cannot exclude yourself.

15. Do I have a lawyer in this case?

Phillips & Paolicelli, LLP and Waters & Kraus, LLP are Co-Counsel for Plaintiffs, the Lifetrade Funds, and the Class (“Class Counsel”), and represent you and the other Settlement Class Members. If you want to be represented by your own lawyer, you may hire one at your own expense. Contact information for Phillips & Paolicelli LLP and Waters & Kraus LLP is provided below.

16. How will the lawyers be paid?

Class Counsel have expended considerable time litigating this action on a contingent fee basis and have paid for the expenses of the case themselves. They have not been paid attorneys’ fees or reimbursed for their expenses in advance of this Settlement. Class Counsel have done so with the expectation that, if they are successful in recovering money for the Settlement Class, they will receive attorneys’ fees and be reimbursed for their litigation expenses from the Settlement Fund, as is customary in this type of litigation. Class Counsel will not receive attorneys’ fees or be reimbursed for their litigation expenses except from the Settlement Fund. Therefore, Class Counsel will file a motion asking the Court at the Settlement Hearing to make an award of attorneys’ fees in an amount not to exceed one-third of the Settlement, or \$1,500,000.00, for reimbursement of reasonable litigation expenses not to exceed \$500,000.00 and an award to Class Representatives in an amount not to exceed \$60,000.00 in total, or \$10,000.00 each. The Court may award less than these amounts. Any amounts awarded by the Court will come out of the Settlement Fund.

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

You can tell the Court you do not agree with the Settlement, any part of the Settlement, Class Counsel’s motion for attorneys’ fees and expenses and application for an award to Class Representatives, and that you think the Court should not approve the Settlement, by filing with the Court your statement that you object to the Settlement in the matter of *In re Lifetrade Litigation*, Master File No. 1:17-cv-02987-JPO-KHP (S.D.N.Y.). Be sure to include (1) your name, address, and telephone number; (2) a list of all purchases and/or redemptions of Lifetrade securities in order to show membership in the Settlement Class; (3) all grounds for the objection, including any legal support known to you or your counsel; (4) the name, address and telephone number of all counsel, if any, who represent you, including your former or current counsel who may be entitled to compensation in connection with the objection; and (5) the number of times you and/or your counsel has filed an objection to a class action settlement in the last five years, the nature of each such objection in each case, the jurisdiction in each case, and the name of the issuer of the security or seller of the product or service at issue in each case. Attendance at the Settlement Hearing is not necessary. Objectors wishing to be heard orally at the Settlement Hearing are required to indicate in their written objection (or in a separate writing that is submitted in accordance with the deadline and after instruction pertinent to the submission of a written

objection) that they intend to appear at the Settlement Hearing and identify any witnesses they may call to testify or exhibits they intend to introduce into evidence at the Settlement Hearing. Be sure to serve copies of any objections, papers and briefs to **each** of the addresses listed below, to be received no later than twenty-eight (28) days before the Settlement Hearing, or by February 22, 2022:

<p>THE S.D.N.Y. COURT: Clerk of the Court United States District Court Southern District of New York 500 Pearl Street New York, New York 10007</p>	<p>CLASS COUNSEL: Steven Phillips, Esq. Diane Paolicelli, Esq. PHILLIPS & PAOLICELLI, LLP 747 Third Avenue, 6th Floor New York, New York 10017 Charles Siegel, Esq. WATERS & KRAUS, LLP 3141 Hood Street, Suite 700 Dallas, TX 75219</p>	<p>COUNSEL FOR EQUITY TRUST: Susan L. Saltzstein, Esq. James W. Brown, Esq. SKADDEN, ARPS, SLATE MEAGHER & FLOM, LLP One Manhattan West New York, NY 10001</p>
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- 18. What is the difference between objecting and requesting exclusion?**
Objecting is simply telling the Court you do not like something about the Settlement or some portion thereof. You can object only if you stay in the Settlement Class. Requesting exclusion is telling the Court you do not want to be part of the Settlement Class and Settlement. If you exclude yourself, you cannot object to the Settlement because it no longer concerns you. If you stay in the Settlement Class and object, but your objection is overruled, you will not be allowed a second opportunity to exclude yourself.
- 19. When and where will the Court decide whether to approve the Settlement?**
The Court will hold a telephonic Settlement Hearing on March 21, 2022, at 11:00 a.m. Anyone intending to attend should call (888) 557-8511 at the scheduled time and use the access code 9300838.
At this hearing, the Court will consider whether the Settlement is fair, reasonable, and adequate and whether to approve the Settlement. If there are objections, the Court will consider them, and the Court will listen to people who have asked to speak at the hearing. The Court may also decide how much to pay Class Counsel for attorneys' fees and expenses and how much to award Class Representatives.
- 20. Do I have to come to the hearing?**
No. Class Counsel will answer any questions the Court may have. However, you are welcome to attend at your own expense. If you send an objection, you do not have to come to Court to talk about it. As long as you mail your written objection on time, the Court will consider it.
- 21. What happens if I do nothing at all?**
If you do nothing, you will not receive a payment from the Settlement. However, unless you exclude yourself, you will not be able to start a lawsuit, continue with a lawsuit, or be part of any other lawsuit against Defendants or the Released Parties about the Released Claims (as defined in the Settlement Stipulation) ever again.

DATED: DECEMBER 10, 2021

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

Lifetrade Litigation
 c/o Strategic Claims Services
 600 North Jackson Street, Suite 205
 Media, PA 19063

Toll Free Number: 1-866-274-4004
 Website: www.strategicclaims.net/lifetrade/
 Email: info@strategicclaims.net
 Deadline to File a Claim: **April 4, 2022**

Mail ID:
 Name
 Address
 City State Zip

LIFETRADE LITIGATION CLAIM FORM AND RELEASE

DEADLINE FOR FILING CLAIM FORM. This Claim Form must be postmarked for mailing no later than **April 4, 2022**. The Claim Form can be mailed to Lifetrade Litigation, c/o Strategic Claims Services, 600 North Jackson Street, Suite 205, Media, Pennsylvania 19063, or scanned and emailed to info@strategicclaims.net. Failure to timely submit a claim shall result in a waiver of any rights to participate in any distribution of proceeds from the settlement in the action called *In re Lifetrade Litigation*, Civil Action No. 1:17-cv-02987 (the “Class Action”), currently pending in the United States District Court of the Southern District of New York (the “Settlement”).

Before completing Your Claim Form, please read the Notice of Pendency of Class Action, Shareholder Derivative Action and Proposed Settlement, Preliminary Approval Order, Settlement Fairness Hearing and Motion for an Award of Attorneys’ Fees and Reimbursement of Litigation Expenses (“Notice”).

Providing false, misleading or incomplete information or documentation may delay any disbursement from this Settlement and could jeopardize your right to a distribution.

The following information, if filled, comes from shareholder registers of the Lifetrade funds and forms the basis of this claim:

Beneficial Owner Name: _____

Lifetrade Fund and Share Class	Number of Lifetrade Fund Shares Currently Held OR Deemed Value of Holding

If the name and address information printed on the reverse side of this form is correct, you do NOT need to provide your contact information in Part I-A below. If the name and address information on the reverse side is incorrect, you must check this box and provide your correct contact information:

- My name and address information is NOT correct. Please note, if you need to change the name on this claim, you **MUST** provide documentation that the new named claimant is eligible to receive the award on behalf of the Beneficial Owner.

PART I-A: NAME AND ADDRESS INFORMATION

Claimant's Name		
Co- Claimant's Name		
Entity Name (if claimant is not an individual)		
Representative or Custodian Name (if different from Claimant(s) listed above)		
Address 1 (street name and number)		
Address 2 (apartment, unit or box number)		
City	State	Zip Code
Foreign Country (only if not USA)		
Telephone Number (Day)	Telephone Number (Evening)	
Email Address		

PART I-B: CLAIMANT IDENTIFICATION

Social Security Number or Equivalent		Taxpayer Identification Number or Equivalent
	OR	

PART II: CLAIM INFORMATION

Please check **ONE** box:

- The information listed on page 9 of this form regarding the number of Lifetrade Fund shares currently held is correct. If you check this box, you do not need to provide any additional support.
- The information listed on page 9 of this form regarding the number of Lifetrade Fund shares currently held is NOT correct OR there is no information listed on page 9. **PLEASE NOTE, if You select this box, you must provide documentation to prove that the information provided is incorrect, such as your brokerage or bank statement showing your current holding of Lifetrade Fund shares or their present value. Failure to provide this information may result in the denial of your claim.**

PART III: RELEASE

Upon the occurrence of the Court’s approval of the Settlement, as detailed in the Notice, I (we) agree and acknowledge that my (our) signature(s) hereto shall effect and constitute a full and complete release, remise and discharge by me (us) and my (our) heirs, joint tenants, tenants in common, beneficiaries, executors, administrators, predecessors, successors, attorneys, insurers and assigns or, if I am (we are) submitting this Lifetrade Litigation Claim Form and Release on behalf of a corporation, a partnership, estate or one or more other persons, by it, him, her or them, and by its, his, her or their heirs, executors, administrators, predecessors, successors, and assigns) of each of the “Released Parties” of all “Released Claims,” as those terms are defined in the Stipulation and Agreement of Settlement by and among Plaintiffs, the Lifetrade Funds, and Equity Trust, dated August 4, 2021 (“Settlement Stipulation”).

Upon the occurrence of the Court’s approval of the Settlement, as detailed in the Notice, I (we) agree and acknowledge that my (our) signature(s) hereto shall effect and constitute a covenant by me (us) and my (our) heirs, joint tenants, tenants in common, beneficiaries, executors, administrators, predecessors, successors, attorneys, insurers and assigns or, if I am (we are) submitting this Lifetrade Litigation Claim Form and Release on behalf of a corporation, a partnership, estate or one or more other persons, by it, him, her or them, and by its, his, her or their heirs, executors, administrators, predecessors, successors, and assigns) to permanently refrain from prosecuting or attempting to prosecute any Released Claims against any of the Released Parties.

I (We) submit this Lifetrade Litigation Claim Form and Release under the terms of the Settlement Stipulation described in the Notice. I (We) also submit to the jurisdiction of the United States District Court for the Southern District of New York with respect to my (our) claim as a Settlement Class Member(s) and for purposes of enforcing the release and covenant not to sue set forth herein. I (We) further acknowledge that I am (we are) bound by and subject to the terms of any judgment that may be entered in this Action. I (We) have not submitted any other claim covering the same purchases or sales of Lifetrade securities and know of no other Person having done so on my (our) behalf.

I (We) declare under penalty of perjury under the laws of the United States of America that the foregoing information supplied by the undersigned is true and correct.

Signature of Claimant

Date: _____

Print Name of Claimant

Signature of Co-Claimant, if any

Date: _____

Print Name of Co-Claimant

If you move after filing this notice but before you receive a response, please provide your new address to the Claims Administrator by emailing info@strategicclaims.net or calling 1-866-274-4004. Thank you.

Lifetrade Litigation
c/o Strategic Claims Services
600 N. Jackson St., Ste. 205
Media, PA 19063

IMPORTANT LEGAL NOTICE – PLEASE FORWARD