



For the period of May 1, 1982, to February 28, 2021:

We find Plaintiffs' damages for Defendant's consideration of factors other than age, sex, and risk class and its expectations as to future mortality experience when setting the COI rate to be:


\$ 5,059,275.00 (state the amount or, if none, write the word "none").

**Note:** Fill in the next blank only if you determined Defendant failed to apply its then-current mortality rates when setting the monthly COI charge.

We find Plaintiffs' damages for Defendant's failure to apply its then-current mortality rates when setting the monthly COI charge to be:

\$ \_\_\_\_\_ (state the amount or, if none, write the word "none").

Dated: 05/25/23

  
\_\_\_\_\_  
Foreperson

**VERDICT FORM B**

Note: Complete this form by writing in the names required by your verdict.

On Plaintiffs' claim that Defendant breached the expense charge provision, as submitted in Instruction No. 19, we find in favor of:

\_\_\_\_\_ or Defendant  
(Plaintiffs) (Defendant)

**Note:** Complete the following paragraphs only if the above finding is in favor of Plaintiffs.

For the period of June 18, 2014, to February 28, 2021:

We find Plaintiffs' damages to be:

\$ 0 (state the amount or, if none, write the word "none").

For the period of May 1, 1982, to February 28, 2021:

We find Plaintiffs' damages to be:

\$ 0 (state the amount or, if none, write the word "none").

Dated: 05/25/23

Cheryl Smith  
Foreperson