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30-2021-01208045-CU-BT-CXC - ROA # 1202 - DAVID H. YAMASAKI, Clerk of the Court By O. Lopez, Deputy Clerk.

SUPERIOR COURT OF THE STATE OF CALIFORNIA

IN AND FOR THE COUNTY OF ORANGE

ABIGAIL MAMBOLEO, a California citizen, individually and on behalf of all others similarly situated, Plaintiff, v. PACIFIC LIFE INSURANCE COMPANY, a California citizen, Defendant.	Case No. 30-2021-01208045-CU-BT-CXC **ORDER GRANTING FINAL APPROVAL OF CLASS ACTION SETTLEMENT AND ENTERING JUDGMENT** Honorable Melissa R. McCormick Department CX105 Complaint filed: June 29, 2021

RECITALS

This matter came on for hearing on May 7, 2026, in Department CX105 of the above-captioned Court on Plaintiff's Motion for Final Approval of Class Action Settlement pursuant to California Rule of Court 3.769, this Court's Order Granting Preliminary Approval of Class Action Settlement and Directing Notice to Settlement Class (the "Preliminary Approval Order") (ROA 1126) entered January 8, 2026, and the Class Action Settlement Agreement with its amendments (the "Settlement Agreement"), a copy of which is attached as composite Exhibit A to the Court's Preliminary Approval Order.

This Final Approval Order and Judgment incorporates the Settlement Agreement, and the capitalized terms used herein shall have the meanings and/or definitions given to them in the Settlement Agreement.

ORDER AND JUDGMENT

1. After considering the Settlement, the supporting papers, and the evidence and argument received by the Court in connection with the Motion for Preliminary Approval of Class Action Settlement, the Motion for Final Approval of Class Action Settlement, the Motion for Attorneys' Fees, Costs, and Class Representative Service Award, and at the Final Approval Hearing, the Court grants final approval of the Settlement.

2. The Court has personal jurisdiction over Plaintiff and all Settlement Class Members, subject matter jurisdiction over the claims asserted in this Litigation, and jurisdiction to approve the Settlement. Venue is proper in this Court.

3. Notice of the Settlement was given to the Settlement Class pursuant to the terms of the Settlement Agreement and as described in the Settlement Administrator's declaration. The Notice informed the Settlement Class of the terms of the Settlement and their right (a) to receive Settlement relief, (b) to comment on or object to the Settlement, (c) to request exclusion from the Settlement and pursue their own remedies, and (d) to appear in person or by counsel at the final approval hearing and to be heard regarding approval of the Settlement. Adequate periods of time were provided for each of these procedures. The Court therefore finds that the Notice Plan, Settlement Notice, and dissemination methodology complied with all applicable laws, including the Due Process Clauses of the United States and California Constitutions, and was fair, adequate and sufficient; constituted the best notice practicable under the circumstances; and was reasonably calculated to apprise the Settlement Class of the Litigation, the Settlement Agreement, their objection rights, their right to appear at the Final Approval Hearing, and their opt-out rights.

4. The Settlement and the Settlement Agreement are the product of arm's length negotiations between the Parties with the assistance of a qualified and neutral mediator, and the terms thereof are fair, reasonable, adequate, in the best interests of the Class, and consistent and in compliance with all applicable requirements of the California Code of Civil Procedure and Due Process.

5. The Court has reviewed the relief provided as part of the Settlement and recognizes the significant value accorded to the Class. The distribution plan for the In-Force and Term Insurance Relief as set forth in the Settlement Agreement provide a fair and reasonable basis upon which to allocate the proceeds of the Settlement, and the relief afforded as described in the Settlement Agreement is approved.

6. The Court finds that the Parties conducted extensive investigation, research, and discovery and their attorneys were able to reasonably evaluate their respective positions. The Settlement will enable the Parties to avoid additional and potentially substantial litigation costs, as well as delay and risks if the Parties were to continue to litigate the case.

7. The Court hereby approves the Settlement, and enters judgment in accordance with the Settlement Agreement, the January 8, 2026 Preliminary Approval Order (ROA 1126), and this Order and Judgment.

8. The Court hereby certifies the Settlement Class, for settlement purposes only, consistent with the terms of the Settlement Agreement, as:

> All Persons who purchased a PDX Policy issued in California, with the following exclusions: (a) Pacific Life and its officers, members, directors, and employees, (b) Pacific Life's parents, subsidiaries, successors, predecessors, and any entity in which Pacific Life has a controlling interest; (c) the judge adjudicating this action; (d) any Person whose PDX Policy has a Deceased Insured; (e) any Person alleging wrongful inducement in the purchase of a PDX Policy, or asserting any claims or legal theories arising out of the facts alleged in the Complaint, in any pending or resolved lawsuit against Pacific Life other than this action; and (f) the legal representatives, successors, or assigns of any of the foregoing excluded Persons, but only in their capacity as such.

The Court deems this definition sufficient for purposes of California Rule of Court 3.765(a).

9. The Court hereby confirms Andrew S. Friedman and Francis J. Balint of Bonnett Fairbourn Friedman & Balint, PC; Steven G. Sklaver, Seth Ard, Glenn Bridgman, Anna C. Gorn, and Kimberly Page of Susman Godfrey L.L.P.; Adam M. Moskowitz, Howard M. Bushman, and Barbara C. Lewis of The Moskowitz Law Firm, PLLC; and Ingrid M. Evans of Evans Law Firm, Inc., as Class Counsel.

10. The Court further confirms Andrew S. Friedman of the law firm Bonnett Fairbourn Friedman & Balint, PC, Steven G. Sklaver of the law firm of Susman Godfrey L.L.P., and Howard Bushman of The Moskowitz Law Firm PLLC, as Lead Class Counsel.

11. The Court confirms Plaintiff Abigail Mamboleo as the Class Representative in this Action.

12. The Court finds that Class Counsel and the Plaintiff have adequately represented the Class for purposes of entering into and implementing the Settlement.

13. The Court orders the Parties, their counsel, and the Settlement Administrator to perform and satisfy the terms and conditions of the Settlement Agreement.

14. One member of the Settlement Class, Peize He, has requested exclusion and opted out of the Settlement. The proportionate amount attributable to this opt-out to be deducted from the $33,000,000.00 Gross Settlement Common Fund is $24,140.16.

15. There was one objection to the Settlement which has since been withdrawn.

16. The Court has read and considered Plaintiff's Motion for Attorneys' Fees, Costs, and Class Representative Service Award and by separate Order (the "Fee and Expense Order") has awarded Class Counsel attorneys' fees of $15,390,000.00 and reimbursement of verified expenses in the amount of $1,066,298.09. Plaintiff Abigail Mamboleo is awarded $25,000.00 for her service as Class Representative. Pursuant to the Fee and Expense Order and the Settlement Agreement, $11,956,298.09 for Class Counsel's attorneys' fees and expenses and $25,000.00 for Plaintiff's service award shall be deducted from the Gross Settlement Common Fund, and paid by Defendant consistent with the procedures established in the Settlement Agreement. Pursuant to the Fee and Expense Order and the Settlement Agreement, $4,500,000.00 of Class Counsel's attorneys' fees shall be paid directly by Defendant consistent with the procedures established in the Settlement Agreement.

17. In the event that the Settlement does not become final as contemplated by the Settlement Agreement, this Final Approval Order and Judgment shall automatically be rendered null and void and shall be vacated and, in such event, all orders entered and releases delivered in connection with them shall be null and void.

18. Without affecting the finality of this Final Approval Order and Judgment or the entry of judgment in any way, the Court retains jurisdiction of all matters relating to the interpretation, administration, implementation, effectuation, and enforcement of this Final Approval Order and Judgment and the Settlement pursuant to California Civil Procedure Code Section 664.6.

19. This Final Approval Order and Judgment shall be posted to the Settlement Website for 180 days.

20. The Court sets a Final Accounting Hearing for December 17, 2026 at 9:00 a.m. in Department CX105. The final accounting status report must be filed at least 9 court days before the final accounting hearing.

IT IS SO ORDERED, ADJUDGED AND DECREED.

Dated: May 12, 2026

MELISSA R. MCCORMICK
JUDGE OF THE SUPERIOR COURT