DECLARATION OF JOEL FLEMING, 10-09198-JVS(RNBx)

Defendant.

23

24

3

5

9

1011

12

13

14

1516

17

18

19

2021

22

23

24

DECLARATION OF JOEL FLEMING

- I, Joel Fleming, declare as follows:
- 1. I am an attorney duly licensed to practice law in the Commonwealth of Massachusetts, the state of California and before this Court. I am an Associate at the law firm of Wilmer Cutler Pickering Hale and Dorr LLP, counsel for Defendant Life Insurance Company of the Southwest ("LSW") in the above-entitled action. I have personal knowledge of the facts stated herein and, if called as a witness, I could and would testify competently thereto.
- Attached hereto as Exhibit A is a true and accurate copy of an April
 26, 2012 letter sent by counsel for LSW to counsel for Plaintiffs.
- 3. Attached hereto as Exhibit B is a true and accurate copy of excerpts of the transcript of the deposition of Susan Rusnock.
- 4. Attached hereto as Exhibit C is a true and accurate copy of a June 7,2012 letter sent by counsel for LSW to counsel for Plaintiffs.
- 5. Attached hereto as Exhibit D is a true and accurate copy of excerpts of the transcript of the deposition of Victoria McDonald.
- 6. Attached hereto as Exhibit E is a true and accurate copy of excerpts of the transcript of the deposition of Stephanie Burmester.
- 7. Attached hereto as Exhibit F is a true and accurate copy of excerpts of the transcript of the deposition of Joyce Walker.

- 8. Attached hereto as Exhibit G is a true and accurate copy of excerpts of the transcript of the second day of deposition of Kim Bruce Howlett.
- 9. Attached hereto as Exhibit H is a true and accurate copy of excerpts of the transcript of the first day of deposition of Kim Bruce Howlett.

I declare under the penalty of perjury that the foregoing is true and correct.

Executed this 11th day of December, 2012, at Boston, Massachusetts.

By: /s/ Joel Fleming
Joel Fleming