

UNITED STATES DISTRICT COURT  
CENTRAL DISTRICT OF CALIFORNIA  
SOUTHERN DIVISION

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JOYCE WALKER, KIM BRUCE  
HOWLETT, and MURIEL SPOONER,  
on behalf of themselves and all others  
similarly situated,

Plaintiffs,

vs.

Case No. CV-10-9198-JVS

LIFE INSURANCE COMPANY OF  
THE SOUTHWEST, a Texas  
corporation, and DOES 1-50,

Defendants.

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DEPOSITION OF  
KIM BRUCE HOWLETT  
Thursday, May 10, 2012  
VOLUME II  
(Pages 194 - 289)  
2:10 P.M.  
101 California Street  
23rd Floor  
San Francisco, California

Corey W. Anderson, CSR 4096



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1 Q. Did you say anything else to her?

2 A. (No response).

3 MR. FREIBERG: About the deposition or  
4 this case?

5 THE WITNESS: Ah --

6 MR. FREIBERG: Hold on.

7 What's the question? Or is the question  
8 on any subject?

9 MR. SHAPIRO: Any subject.

10 MR. FREIBERG: Okay. You can testify as  
11 to whether you talked to her about any other  
12 subject. But you only need to talk about the  
13 content to the extent it relates in any way to this  
14 case.

15 MR. SHAPIRO: Counsel, are you instructing  
16 the witness not to answer?

17 MR. FREIBERG: I think my instruction was  
18 very clear.

19 MR. SHAPIRO: Not to me.

20 MR. FREIBERG: So you can answer the  
21 question that's pending right now about whether  
22 there were other subjects that you talked to her  
23 about.

24 THE WITNESS: We likely talked about other  
25 subjects.



1 BY MR. FLEMING:

2 Q. What other subjects?

3 MR. FREIBERG: You can identify whether or  
4 not generically there -- personal family matters or  
5 something generically, but you don't need to provide  
6 the content of personal matters between you and your  
7 sister.

8 THE WITNESS: Our discussion would have --  
9 and I don't recall the details of this phone  
10 conversation. But some of it was a personal matter.

11 And another part of it may have had to do  
12 with her move -- moving.

13 BY MR. FLEMING:

14 Q. Did you tell her you turned over the  
15 e-mail exchange between the two of you?

16 A. I mentioned that the e-mail exchange had  
17 been provided, yes.

18 Q. Did you talk to her about your  
19 application?

20 A. What application are you referring to?

21 Q. Your LSW policy application.

22 A. No.

23 MR. FLEMING: 30-second break.

24 THE VIDEOGRAPHER: Off the record at 4:30.

25 (Whereupon, a recess was taken

