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Defendant.

## **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.
- 2. Exhibit A to the Declaration of Brian Brosnahan (Dkt. 372-1) is an internal LSW memorandum bearing the Bates number LSW00037039-42. This document was produced to Plaintiffs by LSW on October 14, 2011. Attached hereto as Exhibit A is a copy of a letter from James Lux to Jacob Foster, memorializing the production.
- 3. Attached hereto as Exhibit B (filed under seal) is a true and accurate copy of an internal LSW pricing memorandum for the SecurePlus Provider Product.
- 4. Attached hereto as Exhibit C is a true and accurate copy of excerpts from the deposition of Craig Smith.

- 5. Attached hereto as Exhibit D (filed under seal) is a true and accurate copy of a 2005 memorandum from Lynne Fish to Craig Smith titled "LSW EIUL Illustration Actuary Test for Initial Product Filing."
- 6. Attached hereto as Exhibit E (filed under seal) is a true and accurate copy of an LSW document titled "2006 Illustration Actuary Tests Provider."
- 7. Attached hereto as Exhibit F (filed under seal) is a true and accurate copy of a 2006 memorandum from Ms. Fish to Mr. Smith titled "LSW Paragon Illustration Actuary Test for Initial Product Filing."
- 8. Attached hereto as Exhibit G is a true and accurate copy of the Product Specification for SecurePlus Provider.
- 9. Attached hereto as Exhibit H (filed under seal) is a true and accurate copy of an internal LSW document titled "Long Statement of Work."
- 10. Attached hereto as Exhibit I is a true and accurate copy of excerpts from the deposition of Elizabeth MacGowan.
- 11. Attached hereto as Exhibit J is a true and accurate copy of a July 24,2012 letter from Timothy Perla to Brian Brosnahan.
- 12. Attached hereto as Exhibit K is a true and accurate copy of a December 28, 2012 email sent by James Lux to counsel for Plaintiffs.

- 13. Attached hereto as Exhibit L (filed under seal) is a true and accurate copy of an internal LSW pricing memorandum for the SecurePlus Paragon product.
- 14. Attached hereto as Exhibit M is a true and accurate copy of the Product Specification for SecurePlus Paragon.
- 15. Plaintiffs received the Illustration Actuary Certifications referred to in the Proposed Third Amended Complaint (¶ 25) from the California Department of Insurance in March of 2012. Attached hereto as Exhibit N is a true and accurate copy of a March 30, 2012 production letter from Jacob Foster to Jonathan Shapiro, memorializing Plaintiffs' production of those documents to LSW.
- 16. I declare under the penalty of perjury that the foregoing is true and correct. Executed this 30th day of January 2013, at Boston, Massachusetts.

By: /s/ Joel Fleming
Joel Fleming