

NOTICE OF CLASS ACTION SETTLEMENT AND FINAL FAIRNESS HEARING

You are receiving this Notice because records indicate you were charged a fee by Just4Veterans LLC (“J4V”) in connection with a VA disability benefits claim on or after September 20, 2020.

THIS NOTICE COULD AFFECT YOUR RIGHTS – PLEASE READ IT CAREFULLY

A court authorized this Notice. This is not a solicitation from a lawyer.

A Settlement has been reached in a certified class action lawsuit alleging that J4V charged unlawful fees to veterans for assistance with VA disability claims. J4V denies all wrongdoing and liability. The Court has not decided who is right. Instead, both sides agreed to a Settlement to avoid the risks and costs of further litigation.

SUMMARY OF YOUR LEGAL RIGHTS AND OPTIONS IN THIS SETTLEMENT	
Submit a Claim Form and Receive a Payment Deadline: October 5, 2026	If you are entitled under the Settlement to monetary payment, you must submit a Claim Form to receive a monetary distribution. If the Court approves the Settlement and it becomes final and effective, and you remain in the Settlement Class (i.e., you submit a Claim Form and do not otherwise exclude yourself from the Settlement): you will receive a payment (if entitled to such payment), you will no longer be obligated to pay any eligible fees to J4V, and you will give up your right to bring your own lawsuit against Defendants about the claims in this case.
Do Nothing	If you do nothing, you will remain in the Settlement Class and will no longer be obligated to pay any eligible fees to J4V. If the Court approves the Settlement and it becomes final and effective, and you remain in the Settlement Class (i.e., you do nothing and do not otherwise exclude yourself from the Settlement), you will automatically receive a release from any eligible fees to J4V, and will give up your right to bring your own lawsuit against Defendants about the claims in this case.
Exclude Yourself from the Settlement Deadline: September 3, 2026	Instead of doing nothing, you may ask to be excluded from the lawsuit. If you do so, you will receive no benefit from the Settlement, but you retain your right to sue on your own.
Object Deadline: September 3, 2026	You may object to the terms of the Settlement Agreement and your objections be heard at the October 14, 2026 Final Fairness Hearing.

The Circuit Court for Montgomery County, Maryland (the “Court”) authorized this Notice. The following is a summary of the Settlement and of your rights. A full copy of the Settlement Agreement is available at www.J4VSettlement.com.

Questions? Call 844-951-2349 or visit www.J4VSettlement.com.

BASIC INFORMATION

On September 20, 2023, Plaintiff Grant Gallagher, individually and on behalf of a putative class, filed a lawsuit in the Circuit Court for Montgomery County, Maryland, captioned *Grant Gallagher, et al. v. Just4Veterans LLC, et al.*, Case No. C-15-CV-23-003578 (the “Action”), alleging, among other things, that Defendants charged unlawful fees to veterans in connection with claims for U.S. Department of Veterans Affairs (“VA”) disability benefits, in violation of Maryland law and federal regulatory schemes.

On May 17, 2024, Plaintiffs filed the First Amendment to Plaintiffs’ Class Action Complaint and Jury Demand (the “Amended Complaint”), which added Plaintiff Emily Heibel as a named Plaintiff, expanded the factual allegations, clarified the claims, and asserted class claims on behalf of “Veterans who have been charged a fee by Just4Veterans LLC in connection with their U.S. Department of Veterans Affairs disability claim(s)” under Maryland law and related legal theories.

The Court certified a class on February 13, 2025, and has now preliminarily approved a Settlement. **Defendants deny these allegations. The Court has not decided who is right.**

This notice summarizes the proposed settlement and your rights. For the precise terms and conditions of the settlement, please see the settlement agreement available at www.J4VSettlement.com, contact the Settlement Administrator at 844-951-2349 or contact Class Counsel at the address listed in the Settlement Agreement.

1. Why did I receive this Notice?

You are receiving this Notice because J4V’s records show you were charged a fee for VA-related services during the Class Period. You may be entitled to benefits. The Circuit Court for Montgomery County, Maryland authorized this notice because you have a right to know about the proposed Settlement of this Action and about all of your options, before the Court decides whether

to give Final Approval to the Settlement. This notice explains the Action, the Settlement, and your legal rights.

2. What is this Action about?

Plaintiffs allege that J4V charged unlawful fees for services connected with the preparation or presentation of VA disability claims. J4V denies all liability and maintains that its conduct complied with applicable law. The Court certified a class on February 13, 2025 and has now preliminarily approved a Settlement.

3. What is the Settlement?

Under the Settlement:

- Defendants will create a USD \$750,000.00 Settlement Fund.
- Eligible Class Members who paid fees to J4V may receive a monetary payment.
- Class Members who were charged but did not pay will receive full discharge and forgiveness of any alleged fees.
- J4V will permanently stop accepting new VA-related clients.
- J4V will forgive all outstanding invoiced fees owed by class members.
- All Settlement Administration costs will be paid separately by Defendants.

The Court must decide whether to grant final approval.

4. Who is in the Settlement?

The Court has determined that every person who fits the following description is a Class Member:

“All veterans who have been charged a fee by Just4Veterans LLC in connection with a VA disability claim.”

Those veterans who paid or were charged a fee by Just4Veterans LLC in connection with a VA disability claim on or after September 20, 2020 (“Class Period”) are part of the Settlement Class.

Excluded are:

- (a) J4V officers, owners, employees, and contractors;
- (b) Persons who validly request exclusion; and
- (c) Court staff.

5. What Settlement benefits are available?

A. Monetary Payment for Eligible Claimants

You may receive a cash payment if you:

- (i) Were charged and paid any fee to J4V during the Class Period;
- (ii) Submit a valid Claim Form by the deadline; and
- (iii) Do not opt out.

Payments will be distributed pro rata based on the amount you paid J4V, up to the full amount you paid J4V, as detailed in the Plan of Allocation attached as Exhibit A to the Settlement Agreement. If the Court awards attorneys' fees or service awards from the fund, those amounts will be deducted before distribution.

B. Fee Discharge for Class Members Who Did Not Pay

If J4V charged you a fee during the Class Period but you never paid it, the Settlement provides:

- Complete discharge of any alleged obligation to pay J4V;
- J4V waives and releases any claimed right to collect those fees;
- J4V may not pursue collections or litigation for such fees.

You do not need to submit a Claim Form to receive this debt-forgiveness benefit.

6. How to receive a payment?

To receive a payment, you must submit a Claim Form which is available -

- On the Settlement Website: www.J4VSettlement.com
- By calling the toll-free number: 844-951-2349
- By emailing the Settlement Administrator: J4VSettlement@rg2claims.com

Your completed Claim Form must be submitted online using the Unique ID and Password located at the top of this Notice, or postmarked no later than 60 calendar days after the Notice Date. Claims submitted after the deadline may be rejected. The Settlement Administrator will notify you and allow you at least 15 business days to correct deficiencies. Failure to cure may result in denial of your claim.

7. Your rights and options

OPTION 1 – Submit a Claim Form (Receive Benefits)

If you want monetary benefits, you must submit a Claim Form by the deadline.

OPTION 2 – Do Nothing

If you were charged but never paid, your alleged fee obligation will be forgiven automatically, but you will not receive monetary benefits and you will give up your right to sue J4V for the released claims. If you were charged and did pay, doing nothing means you will not receive money but you will still be bound by the Settlement and will lose your right to sue J4V.

OPTION 3 – Exclude Yourself (“Opt Out”)

If you do not want to be part of the Settlement, you must submit a written request for exclusion postmarked by: September 3, 2026

Your exclusion request must:

- Include your name, address, email, and phone number
- State clearly that you wish to be excluded from the Settlement
- Be signed by you

Send your written request to:

J4V Settlement
c/o RG/2 Claims Administration LLC
P.O. Box 59479
Philadelphia, PA 19102-9479

If you opt out:

- You will not receive Settlement Benefits
- You will not be bound by the Settlement
- You may pursue your own lawsuit at your own expense

OPTION 4 – Object to the Settlement

If you remain in the Settlement, you may object to any part of it. Objections must be filed with the Court and mailed to both counsel on or before: September 3, 2026

Your objection must include:

- Your name, address, email, and phone number
- Whether you are represented by counsel
- All reasons for your objection, stated specifically
- Copies of any documents you intend to rely on
- Whether you intend to appear at the Final Fairness Hearing

8. Final Fairness Hearing

The Court will hold a hearing to determine whether the Settlement is fair, reasonable, and adequate.

- Date: October 14, 2026
- Time: 9:00 a.m.
- Location:
Circuit Court for Montgomery County
50 Maryland Avenue
Rockville, Maryland 20850

The Court will consider:

- Whether to approve the Settlement;
- Whether to approve the Plan of Allocation;
- Whether to award attorneys' fees and service awards;
- Any objections.

You may attend at your own expense. You may speak at the hearing only if you timely objected in writing and stated your intent to appear.

9. How to get more information

This Notice summarizes the Settlement. For the complete terms, including the Settlement Agreement, Plan of Allocation, Claim Form, and Court filings, please visit www.J4VSettlement.com or contact the Settlement Administrator:

J4V Settlement
c/o RG/2 Claims Administration LLC
P.O. Box 59479
Philadelphia, PA 19102-9479
Phone: 844-951-2349
Email: J4VSettlement@rg2claims.com

You may also contact Class Counsel or Defense Counsel at the addresses listed in the Settlement Agreement. Please do not contact the Court directly.