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**FINANCIAL CONSIDERATIONS FOR NAS CLAIMANTS
WHO ARE ALREADY ADULTS**

Q1. I have already reached adulthood, or I am about to become an adult, when do I get my money?

A1. IF YOU ARE ALREADY AN ADULT (OR WILL BECOME AN ADULT BY SEPTEMBER 30, 2026) YOU STAND TO RECEIVE 2 PAYMENTS BY END OF 2026: You will receive, directly as cash, the first part of your money in the form of a \$2,000 payment as soon as you complete any required paperwork. You will receive the balance of your payment expected by the end of 2026, in the way that you choose your final payment.

IF YOU ARE NOT YET AN ADULT BEFORE SEPTEMBER 30, 2026 YOU STAND TO RECEIVE 3 PAYMENTS IN THE FOLLOWING MANNER:

You will receive, directly as cash, the first part of your money in the form of two \$2,000 payments, one scheduled for 2026 and one scheduled for the beginning of 2027, if you are not already an adult by September 30, 2026. When you reach adulthood, payment three, representing the balance of your money held in trust, including accrued interest to the close of the applicable calendar quarter, shall be distributed to you within 30 days following the close of the calendar quarter when you become an adult. SEE NEAR FUTURE ADULT FAQ FOR DETAILS.

For example, suppose you reach adulthood on November 15, 2027. By May 15, 2027 we will send you a letter advising you of this upcoming event and recommending that you seek financial advice as described above, and that you then decide how you want to receive your payment. You will then receive your payment within 30 days after the close of the calendar quarter, which would be January 30, 2028 in this example.

Q2. What do I do with the balance of my money?

A2. It is your decision either to receive your payment directly as cash in the form of a check or you may elect in writing that your payment be directed either to a structured settlement, or a Special Needs Trust, or an ABLE account, or another permissible qualified funding vehicle. You may send your decision to purduepiadmin@purduepitrust.com. Prior to our making the distribution of your balance to you, we highly recommend that you take a financial literacy course and consult with a qualified attorney or financial advisor free of charge. The Settlement has provided you with a financial advisor. His name is Joe Tombs, and you may reach him by email at nasfinancialplanning@purduepitrust.com. After receiving your email, we will forward it to Mr. Tombs, who will be in touch with you shortly. He will also be providing periodic seminars and other information to help facilitate your financial decisions.

- Q3. I will not reach adulthood until after September 30, 2026. When will you be in contact with me?
- A3. Within six months before your 18th birthday or age of majority, if later, in your referenced state, we will send you a written notice allowing you to elect in writing either to receive the full remaining balance directly in cash by check or direct disbursement to a structured settlement, or a Special Needs Trust, or an ABLE account, or another permissible qualified funding vehicle. If you make no election during this 6-month period, we will disburse the full balance directly to you by check at the conclusion of the period, unless you otherwise instruct us.
- Q4. I am reaching adulthood, but have a physical or mental impairment that substantially limits one or more major life activities and I am receiving or eligible to receive means-tested public benefits (e.g. SSI, Medicaid), and I want to know how my money is to be disbursed.
- A4. The following provisions will apply:
- a. Deferral Pending Documentation – The Claims Administrator shall defer disbursement until documentation is provided demonstrating either: (i) The Minor Claimant’s legal capacity to receive and manage funds directly; or (ii) that a Structured Settlement under IRC §130, or a Special Needs Trust, or an ABLE account, or another permissible vehicle, or court-approved fiduciary is available to receive the funds on the Minor Claimant’s behalf.
 - b. Authorized Disbursements – The Claims Administrator is authorized to disburse the remaining balance as directed by the Minor Claimant or Proxy, as the case may be.
 - c. No Duty to Assess Capacity – The Claims Administrator shall not be required to independently evaluate the Minor Claimant’s capacity and instead may rely in good faith on documentation submitted by the Minor Claimant or lawful Proxy.
 - d. Disclaimer of Legal Advice and Limitation of Liability – The Claims Administrator shall not be responsible for providing legal advice or assessing eligibility for public benefits. The Claims Administrator shall not be held liable for any effect on a Claimant’s public benefit status resulting from the Claimant’s election to receive or defer disbursement.