

CANADA

SUPERIOR COURT
(class action)

PROVINCE OF QUÉBEC
DISTRICT OF GATINEAU

No: 550-06-000026-113

DAVID BROWN

Plaintiff

vs.

LLOYD'S UNDERWRITERS

Defendant

No: 550-06-000024-068

DAVID BROWN

Plaintiff

vs.

FRANÇOIS ROY

-and-

MARC JÉMUS

-and-

B2B TRUST (now B2B BANK)

-and-

**DESJARDINS FINANCIAL SECURITY
INVESTMENTS INC. (also doing business as
OPTIFUND INVESTMENTS)**

Defendants

NOTICE TO CLASS MEMBERS

To all members of the Class defined as follows:

All those natural persons, and legal persons with less than fifty (50) employees, who have made various investments proposed to them by Marc Jémus, François Roy and/or Robert Primeau, and/or through them, in and/or through companies related to one of them, in the year 2001 to 2005 inclusively.

BE ADVISED that two separate settlements have been reached in the present case between Plaintiff and B2B Bank ("B2B"), on the one hand, and Desjardins Financial Security Investments Inc. (Optifund Investments), on the other hand.

The Plaintiff has agreed to the terms of these settlements given the inherent litigation risks of any Class action lawsuit and the advantage of immediately receiving a reasonable settlement amount, given the long delays.

B2B Settlement

B2B has always denied and still denies any wrongdoing in the present case. Nevertheless, without any admission on its part, B2B has agreed to pay an amount of \$ 2,000,000.00, including capital, interest, indemnity, expenses, taxes, fees and costs, for the benefit of the Class members, in full and final settlement of and in consideration of a complete and final release for all facts and liability alleged against it in the Class action proceeding in court file number **550-06-000024-068**.

In addition, B2B will write off the balance owed by Class Members on loans contracted by them from B2B in relation to investments proposed to them by Marc Jémus, François Roy and/or Robert Primeau, and/or through them, and/or in or through companies related to one of them, in the year 2001 to 2005 inclusively, interest, cost, penalties and legal fees included.

Optifund Investments Settlement

Optifund Investments has always denied and still denies any wrongdoing in the present case. Nevertheless, without any admission on its part, Optifund Investments has agreed to pay an amount of \$ 700,000.00, including capital, interest, indemnity, expenses, taxes, fees and costs, for the benefit of the Class members, in full and final settlement of and in consideration of a complete and final release for all facts and liability alleged against it in the Class action proceeding in court file number 550-06-000024-068.

Distribution of the settlements amounts to Class Members

Plaintiff intends to ask the Court to be authorized to distribute to Class Members the total amount of the settlement agreements reached up to now in this Class action, more precisely the amount of \$ 3,400,000.00, minus the fees and costs as yet to be approved by the Court.

To be eligible to get compensation, each Class Member will have to submit a claim to the claim administrator within the delay and in conformity with the modalities determined by the Court at the hearing scheduled on the date and place indicated below.

If the available amount for distribution is insufficient to cover the total loss of every Class member who has submitted a claim, the amount will be distributed on a *pro rata* basis, taking into account the total loss of each Class Member, the write off of the loans and/or the payments made by members on their loans, as the case may be.

Once the settlement is approved by the Court, another notice will be sent to inform the members in what delay, in what form and to whom the claims should be submitted.

Court's Approval

These settlements will be submitted to the Court for approval on October 29, 2018, at 9:30am in room 11 at the Gatineau Court House, 17, Laurier St., Gatineau, Québec, J8X 4C1.

At the approval hearing, any Class Member who wishes so is entitled to be present and be heard before the Court decides whether to approve the settlements or not.

Any Class Member who wishes to be heard has to inform Class Counsel of his intention by sending a written notice at c.sylvestre@spavocats.ca at the latest on October 23, 2018, at 5 pm.

In the event that the Court refuses to approve one settlement and/or the other, a notice to that effect will be sent to Class members and the said settlement will be deemed null and void.

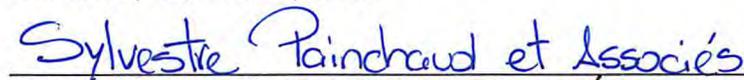
The proceedings in the present Class action will continue against the defendants who are not part of the settlements mentioned above and any additional amount, if any, obtained as a result of these proceedings will be distributed to the Class members.

Disseminating the information

You are invited to share the present notice with the other members of the group that you know to invite them to give the undersigned attorneys their email address so they can receive directly future notices in the present Class action.

This notice to Class members has been approved by the Court.

Montreal, October 9, 2018


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