

**UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF NEW YORK**

ELIZABETH RUSSETT, BETH CALABRESE, and
JAN BULLARD, individually and on behalf of all
others similarly situated,

Plaintiff,

v.

THE NORTHWESTERN MUTUAL LIFE
INSURANCE COMPANY,

Defendant.

Civil Action No. 7:19-cv-07414-KMK

**DECLARATION OF BETH CALABRESE IN SUPPORT OF PLAINTIFFS' MOTION
FOR FINAL APPROVAL OF CLASS ACTION SETTLEMENT AND MOTION FOR
ATTORNEYS' FEES, COSTS, EXPENSES, AND INCENTIVE AWARDS**

I, Beth Calabrese, pursuant to 28 U.S.C. § 1746, hereby declare as follows:

1. I am an adult over the age of 18 and a resident of the State of New York. I am a Class Representative in the lawsuit entitled *Russett, et al. v. The Northwestern Mutual Life Insurance Company*, Case No. 19-cv-07414-KMK, currently pending in the United States District Court for the Southern District of New York. I make this Declaration in support of (i) the Motion for Final Approval of Settlement, and (ii) the Motion for Attorneys' Fees, Costs, Expenses, and Incentive Awards. The statements made in this Declaration are based on my personal knowledge and, if called as a witness, I could and would testify thereto.

2. For many years, I have been a policy owner of a life insurance account with Defendant. Since at least 2016, Defendant charged me a Service Charge to pay my monthly premiums by mail, which I paid.

3. I assisted with the litigation of this case by detailing my account history and the

Service Charges associated therewith. Specifically, I described to my lawyers my relationship as a policy owner with Defendant, and the Service Charges I paid. I also provided my lawyers with documentation confirming the same.

4. I also worked with my attorneys to prepare the Class Action Complaint. I carefully reviewed the Class Action Complaint for accuracy and approved it before it was filed.

5. During the course of this litigation, I kept in regular contact with my lawyers. Specifically, I conferred with them regularly by phone and e-mail to discuss the status of the case. We also discussed case strategy, anticipated motions, document and deposition discovery, mediation, and the prospects of settlement. Furthermore, when appropriate, I informed my attorneys of additional facts for their research and consideration.

6. I also coordinated with my lawyers to search for documents that Defendant was likely to request in formal discovery, such as copies of my billing statements. I was also prepared to testify at deposition and trial, if necessary.

7. My lawyers have kept me well informed in regard to the efforts to resolve this matter. I discussed the Class Action Settlement Agreement with them and gave my approval prior to signing it.

8. Based on the interactions and my relationship with my attorneys, I believe they have fairly and adequately represented me and the Settlement Class and will continue to do so.

9. Throughout this litigation, I understood that, as a Class Representative, I have an obligation to protect the interests of other Settlement Class Members and not act just for my own personal benefit. I do not have any conflicts with other Settlement Class Members. I have done my best to protect the interests of other Settlement Class Members and will continue to fairly and adequately represent the Settlement Class to the best of my ability.

10. I estimate that I spent approximately 30 hours working with my lawyers on this case.

I declare under penalty of perjury that the above and foregoing is true and accurate.

Executed this 7 day of July 2020 at Pine Bush, New York.

Beth Calabrese
Beth Calabrese (Jul 7, 2020 16:38 EDT)
Beth Calabrese






2020.07.07 Calabrese Declaration

Final Audit Report

2020-07-07

Created:	2020-07-07
By:	Phil Fraietta (pfraietta@bursor.com)
Status:	Signed
Transaction ID:	CBJCHBCAABAARW1mmGMgkdsZEygyH22nv6zUCtcG8k8Q

"2020.07.07 Calabrese Declaration" History

-  Document created by Phil Fraietta (pfraietta@bursor.com)
2020-07-07 - 3:00:24 PM GMT- IP address: 108.6.183.178
-  Document emailed to Beth Calabrese (mntgar@yahoo.com) for signature
2020-07-07 - 3:00:58 PM GMT
-  Email viewed by Beth Calabrese (mntgar@yahoo.com)
2020-07-07 - 8:35:59 PM GMT- IP address: 24.164.180.21
-  Document e-signed by Beth Calabrese (mntgar@yahoo.com)
Signature Date: 2020-07-07 - 8:38:06 PM GMT - Time Source: server- IP address: 24.164.180.21
-  Signed document emailed to Beth Calabrese (mntgar@yahoo.com) and Phil Fraietta (pfraietta@bursor.com)
2020-07-07 - 8:38:06 PM GMT