

If you used any physical gold or financial or derivative instrument where gold is the underlying reference asset, or you bought gold put options in transactions conducted over-the-counter or in whole or in part on COMEX or on any other exchange in the United States between January 1, 2004 and June 30, 2013, you may be affected by two recent developments in class-action settlements.

First, there is now a new and additional proposed settlement (the “Third Settlement Agreement”) for \$50,000,000 reached with Barclays Bank PLC, The Bank of Nova Scotia, Société Générale, and The London Gold Market Fixing (the “Newly Settling Defendants”). Defendants deny any liability, fault, or wrongdoing of any kind in connection with the allegations in the Action. By entering into their respective settlements, Defendants have not admitted to any such liability, fault, or wrongdoing, and nothing in the three settlement agreements or this Notice shall be construed as such an admission.

Second, in connection with earlier settlements totaling \$102 million, class members were asked to exclude on their claim forms positions opened and closed the same day. You must submit a revised claim form to benefit from a proposed change that would instead allow such claims in part. You may also be heard to object to this proposed change, or the Plan of Allocation generally. You may also exclude yourself from the earlier settlements. Please see www.GoldFixSettlement.com for additional details. Revised claim forms are due by **April 19, 2022**.

The United States District Court for the Southern District of New York (the “Court”) authorized this Notice. The Court has appointed the lawyers listed below to represent the Settlement Class in this Action:

**Merrill Davidoff
Berger Montague PC
1818 Market Street,
Suite 3600
Philadelphia, PA 19103**

**Daniel Brockett
Quinn Emanuel Urquhart
& Sullivan
51 Madison Avenue
22nd Floor
New York, NY 10010**

Who Is a Member of the Settlement Class?

The proposed Settlement Class includes:

All persons or entities who during the period from January 1, 2004 through June 30, 2013, either (A) sold any physical gold or financial or derivative instrument in which gold is the underlying reference asset, including, but not limited to, those who sold (i) gold bullion, gold bullion coins, gold bars, gold ingots or any form of physical gold, (ii) gold futures contracts in transactions conducted in whole or in part on COMEX or any other exchange operated in the United States, (iii) shares in gold exchange-traded funds (“ETFs”), (iv) gold call options in transactions conducted over-the-counter or in whole or in part on COMEX or any other exchange operated in the United States; (v) gold spot, gold forwards or gold swaps over-the-counter; or (B) bought gold put options in transactions conducted over-the-counter or in whole or in part on COMEX or on any other exchange operated in the United States.

The capitalized terms used in this Summary Notice if not defined herein are defined in the detailed Notice of a New and Additional Proposed Class Action Settlement (“Notice”) and the relevant settlement agreements, which are available at www.GoldFixSettlement.com. If you are not sure if you are included in the Settlement Class, you can get more information, including the detailed Notice, at www.GoldFixSettlement.com or by calling toll-free 1-844-271-4787 (if calling from outside the United States or Canada, call 1-267-238-9078).

**What is This Lawsuit and
What Do the Settlements Provide?**

This lawsuit alleges that the Defendants engaged in anticompetitive acts that affected the market for gold. If the Court gives final approval to all three Settlements, there will be a total of \$152 million in recoveries, and the case will come to an end.

Will I Get a Payment?

If you are a member of a Settlement Class and do not opt out from that class, you will be eligible to file a Proof of Claim and Release (“Claim Form”). The amount of your payment will be determined by the Plans of Allocation. Details about the Plans of Allocation are available at www.GoldFixSettlement.com or by calling toll-free 1-844-271-4787 (if calling from outside the United States or Canada, call 1-267-238-9078). A date for distribution of the Settlement Funds has not been set. Claim Forms (new or revised) must be submitted by **April 19, 2022**. If you filed a claim in connection with the prior two settlements, that information will be treated as a claim in connection with the Third Settlement Agreement with no further action required on your part.

What Are My Rights?

If you are a member of a Settlement Class and do not opt out, you will release certain legal rights, as explained in the detailed Notices and Settlement Agreements, which are available at www.GoldFixSettlement.com. If you do not want to take part in the original settlements you must opt out by **April 19, 2022**. If you do not want to take part in the Third Settlement Agreement, you must opt out by **April 19, 2022**. You may object to the Third Settlement Agreement and/or application for an award of attorneys’ fees, payment of litigation costs and expenses, and/or service awards for Plaintiffs for the Third Settlement Agreement. You may also object to the Plans of Allocation. If you want to object, you must do so by **June 24, 2022**. Information on how to opt out or object is contained in the detailed Notices, which are available at www.GoldFixSettlement.com. Even if you filed an opt-out request in connection with the prior two settlements, you must do so in connection with the Third Settlement Agreement if you do not want to be bound by its terms.

When Is the Fairness Hearing?

The Court will hold a hearing at the United States District Court for the Southern District of New York, Thurgood Marshall United States Courthouse, 40 Foley Square, Courtroom 443, New York, NY 10007, on **August 5, 2022 at 10:00 AM** to consider whether to finally approve, among other things, the Third Settlement Agreement, Co-Lead Counsel’s application for an award of attorneys’ fees and expenses in connection with the Third Settlement Agreement, and the Plans of Allocation. Given the current COVID-19 situation, the Court currently expects to allow participants to attend in-person or remotely using the following dial-in information: 1-888-363-4749, using the access code 3121171, and the security code 2548. Class counsel, defense counsel, and any objectors must attend in person. You or your lawyer may ask to appear and speak at the hearing at your own expense, but you do not have to. Any changes to the time and place of the Fairness Hearing, or other deadlines, or the process for attending remotely, will be posted to www.GoldFixSettlement.com as soon as practicable.

For more information, call toll-free 1-844-271-4787 (if calling from outside the United States or Canada, call 1-267-238-9078) or visit www.GoldFixSettlement.com.

***** Please do not call the Court or the Clerk of the Court for information about the Settlements. *****