UNITED STATES DISTRICT COURT
CENTRAL DISTRICT OF CALIFORNIA
SOUTHERN DIVISION

JOYCE WALKER, KIM BRUCE HOWLETT, and MURIEL SPOONER, on behalf of themselves and all others similarly situated, Plaintiffs, vs. LIFE INSURANCE COMPANY OF THE SOUTHWEST, a Texas corporation, and DOES 1-50 Defendant.	Case No.: CV 10-9198-JVS(RNBx) **JUDGMENT**

This matter came before the Court for trial in case no. 10CV009198, the Honorable James V. Selna presiding, on the claims of Plaintiffs JOYCE WALKER, KIM BRUCE HOWLETT, AND MURIEL SPOONER ("PLAINTIFFS") against Defendant LIFE INSURANCE COMPANY OF THE SOUTHWEST ("LSW").

Plaintiffs brought to trial claims for common-law fraud and for violation of California's Unfair Competition Law, Cal. Bus. & Prof. Code §§ 17200 *et seq*. ("UCL") on an individual basis and on behalf of the following certified class: "all current or former SecurePlus Provider or SecurePlus Paragon policyholders who resided in California at the time of Policy issuance and who purchased the Policy on or after September 24, 2006," with the exception of those who timely opted-out as set forth in Exhibit A.

The trial began on April 8, 2014. At the close of trial, the jury found LSW not liable for fraud as to both the class, as defined above, and the individual Plaintiffs' claims (*See* Docket No. 764).

The Court received post-trial briefing on all claims for violation of the UCL. At the close of post-trial briefing, the Court found LSW not liable for violating the UCL as to both the class, as defined above, and the individual Plaintiffs' claims, per this Court's Finding of Facts and Conclusions of Law filed herein on April 14, 2015 (*See* Docket No. 791).

Accordingly, it is hereby ordered and decreed that:

1. Judgment is entered for defendant LSW, and against the class and individual Plaintiffs, with respect to each and every claim; and

2. LSW is awarded its costs in the sum of $_____.

IT IS SO ORDERED.

DATED: May 04, 2015

The Honorable James V. Selna
United States District Court Judge

CERTIFICATE OF SERVICE

I am a resident of the Commonwealth of Massachusetts, over the age of eighteen years, and not a party to the within action. My business address is Wilmer Cutler Pickering Hale and Dorr LLP, 60 State Street, Boston, Massachusetts 02109. On April 24, 2015, I served the within document(s):

[PROPOSED] JUDGMENT

X I electronically filed the document(s) listed above via the CM/ECF system.

Charles N. Freiberg
Brian P. Brosnahan
Jacob N. Foster
Jeanette T. Barzelay
KASOWITZ, BENSON, TORRES & FREIDMAN LLP
101 California Street, Suite 2300
San Francisco, CA 94111
cfreiberg@kasowitz.com
bbrosnahan@kasowitz.com
jfoster@kasowitz.com

Craig A. Miller
Law Offices of Craig A. Miller
225 Broadway, Suite 1310
San Diego, CA 92101
cmiller@craigmillerlaw.com

/s/ James T. Lux
James T. Lux

EXHIBIT A

No.	First Name	Last Name	City, State	Policy No.	Issue Date
1	Nakhonphet	Chongchareun	Fresno, CA	LS***1102 LS***1116	15-Jun-11 6-June11
2	Stephen	Maraldo	Santa Cruz, CA	LS***4834	25-Apr-08
3	Michael	Maraldo	Aptos, CA	LS***7829	8-Apr-09
4	Phouphet	Chounramany	Fresno, CA	LS***5514 LS***5519	19-Jan-11 12-Jan-11
5	Susan	Seto	Harbor City, CA	LS***7421	25-Mar-10
6	Paul	Johnson	Oakland, CA	LS***5057	16-May-13
7	Teri	Wallace	San Bernardino, CA	LS***2466	2-Apr-08
8	Robert	Wallace	San Bernardino, CA	LS***2595	19-Mar-08
9	Mai	See Lee	Visalia, CA	LS***4676	28-Jan-09
10	Ge	Vang	Visalia, CA	LS***4760	4-Feb-09
11	Sunthary	Baltes	Castaic, CA	LS***2796 LS***2798	18-Oct-07 18-Oct-07
12	Christina	Brown	Long Beach, CA	LS***6639	28-Jun-07
13	Ignacio	De La Torre	Corona, CA	LS***3556	18-May-07
14	Travis	Yang	San Diego, CA	LS***5047 LS***5055 LS***5058 LS***5059 LS***5061 LS***5085	5-Apr-12 5-Apr-12 5-Apr-12 5-Apr-12 28-Mar-12 5-Apr-12
15	Mingjiu	Wang	Alhambra CA	LS***3094	13-Sep-12
16	Laura	Maciuika	San Ramon, CA	LS***0405	18-Mar-11
17	Lucy	Vang	Oakland, CA	LS***3404	17-Jul-13
18	Kia	Vang	Fresno, CA	LS***4941	28-Aug-12
19	Raymond	Ramirez	Fresno, CA	LS***1265	20-Feb-08
20	Lisa	Moua	Sanger, CA	LS***3404	13-Dec-10
21	Eduardo	Solis	Chula Vista, CA	LS***9087	24-Mar-11
22	Diana	Forman	Thousand Oaks, CA	LS***5434	17-Dec-06
23	Albert	Cisneros	Rancho Cordova, CA	LS***4424	28-Aug-08
24	Robert	Harris	Thousand Oaks, CA	LS***5435	20-Dec-06
25	Jennilyn	Tuquero Lopez	Huntington Beach, CA	LS***9596	10-Sep-09
26	Joab	Ashton	Santa Rosa, CA	LS***9833	23-Aug-07
27	Dwight	Ashton	Santa Rosa, CA	LS***4517	15-Aug-07
28	Janelle	Ashton	Santa Rosa, CA	LS***4518	15-Aug-07
29	Naomi	Gomez	Chino, CA	LS***5997	4-Aug-09
30	Susan	Dix	San Bernardino, CA	LS***2454	23-Sep-10