

EXHIBIT J – ALLOCATION PROCESS TIMELINE

Deadlines are measured in days after the Final Settlement Agreement Effective Date. All deadlines in this Exhibit J are subject to the date calculation rules set forth in Section XXI.T of the Final Settlement Agreement. This Exhibit J is intended as a summary of the timing of the Allocation Process and must be read in conjunction with the Final Settlement Agreement and the retention agreement for the Allocation Neutral and should not be understood to displace the more specific treatment of the predicate conditions for the occurrence of certain events addressed in the Final Settlement Agreement. The Parties agree to consult with the Allocation Neutral and the Claims Appeal Neutral concerning all deadlines set forth in this Exhibit J.

| Deadline | Responsibility | Obligation | Comment |
|-----------------|-----------------------|---|--|
| 20 Days | WTC Captive | <p>Make Initial Payments to Primary Plaintiffs who opt into the Final Settlement Agreement and who are on the “pre-approval list” referenced in Exhibit B (Work Verification) and to corresponding Derivative Plaintiffs;</p> <p>Initial Payments to Primary Plaintiffs who opt into the Final Settlement Agreement but who are not on the “pre-approval list” and to corresponding Derivative Plaintiffs shall follow as soon as possible after the Allocation Neutral determines work verification issues pursuant to Exhibit B</p> | <p>Subject to confirmation of Plaintiffs’ eligibility to receive benefits pursuant to Section VII of the Final Settlement Agreement.</p> |
| 30 Days | Plaintiffs’ Counsel | <p>Submit all Claim Forms, except for Primary Plaintiffs who claim that the City of New York has not met its obligations under Section XI.H of the Final Settlement Agreement in which case the affected Primary Plaintiffs shall have thirty (30) days from the date of the City of New York’s compliance to submit their respective Claim Forms</p> | |

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|-----------------|-----------------------|---|--|
| 60 Days | WTC Captive | Make all Accelerated Final Payments to Plaintiffs in Tier 2 or Tier 3 <i>unless</i> (i) the Primary Plaintiff submits a Reconsideration Request; (ii) the Allocation Neutral issues a Deficiency Notice to the Primary Plaintiff; (iii) the Primary Plaintiff's claim is selected for audit; or (iv) the Primary Plaintiff submits an Appeal to the Claims Appeal Neutral. If (i), (ii), (iii), or (iv) occurs, payment will follow resolution as expeditiously as possible | Due on a rolling basis 25 days after Allocation Neutral places a Primary Plaintiff in Tier 2 or Tier 3 and the pre-conditions are met, unless Primary Plaintiff waives Reconsideration Request, in which case due in 10 days |
| 90 Days | Allocation Neutral | Issue all Deficiency Notices (Tier 1-3 Deficiency Notices expected to be issued before the preceding Accelerated Payment deadline) | Due on a rolling basis 20 days after Allocation Neutral determines that a Primary Plaintiff's documentation is deficient |
| 105 Days | Plaintiffs' Counsel | Submit all responses to Deficiency Notices | Due on a rolling basis 15 days after receipt of Deficiency Notice |
| TBD | WTC Captive | Make Interim Payments to Verified Tier 4 Primary Plaintiffs and to corresponding Derivative Plaintiffs | Timing of Interim Payments is governed by Section IX.C of the Final Settlement Agreement and may differ depending upon the Primary Plaintiff's Allocation Pool |
| 180 Days | Allocation Neutral | Complete Initial Audit | |
| 180 Days | Allocation Neutral | Determine Plaintiffs' Total Scores | Tier 4 Plaintiffs only |

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|-----------------|-----------------------|--|--|
| 200 Days | Plaintiffs' Counsel | Submit all Reconsideration Requests | Due on a rolling basis 20 days after Tier placement by the Allocation Neutral or for Verified Tier 4 Primary Plaintiffs after the Allocation Neutral's Final Total Score calculation |
| 215 Days | Allocation Neutral | Respond to all pending Reconsideration Requests | No more than 15 days after receipt |
| 230 Days | Plaintiffs' counsel | Submit all Appeals | Due on a rolling basis 15 days after the Allocation Neutral issues a determination in response to Primary Plaintiff's Reconsideration Request |
| 260 Days | Allocation Neutral | Complete Targeted Audits, if any | Refer to Section XI.N of the Final Settlement Agreement |
| 290 Days | Claims Appeal Neutral | Issue Determinations regarding all Appeals | Determinations to be issued on a rolling basis within 60 days after an Appeal is submitted and to be completed by this deadline or earlier if feasible |
| 315Days | Allocation Neutral | Complete Allocation Process for all three Master Docket Allocation Pools | Due no more than 15 days after the Claims Appeal Neutral renders determinations on all Appeals for each Allocation Pool |

| Deadline | Responsibility | Obligation | Comment |
|----------|----------------|---------------------------|---|
| 345 Days | WTC Captive | Issue Final Distributions | No more than 30 days after Allocation Process is complete for each Allocation Pool |

The Allocation Process shall be completed as expeditiously and efficiently as possible. Consistent with the Final Settlement Agreement, this Exhibit J contemplates an expedited process for review and payment of claims for Plaintiffs in Tier 2 and Tier 3, with all Final Distributions to be issued within one year of the Final Settlement Agreement Effective Date to the extent practicable as determined by the Allocation Neutral and the Claims Appeal Neutral.