

If You Purchased or Used a Second Chance Bullet Proof Vest Containing Zylon[®], You Could Get Money.

A federal Court authorized this notice. This is not a solicitation from a lawyer.

- You could be affected by a class action claim (the “Class Claim”) in the bankruptcy case of SCBA, formerly known as Second Chance Body Armor, Inc. (“Second Chance”). The Class Claim involves bulletproof vests manufactured by Second Chance, which contain the fiber Zylon[®]. The Class Claim states that the vests failed to meet performance standards for which they were guaranteed and that the vests were unfit for their intended purpose.
- Anyone who purchased or used a bulletproof vest manufactured by Second Chance, which contains the fiber Zylon[®] may be eligible for a payment up to \$750 per vest. The judge overseeing the Second Chance bankruptcy has to “allow” (i.e., approve) the Class Claim before any payments are made.
- Your legal rights are affected whether you act or don’t act. Read this notice carefully.

YOUR LEGAL RIGHTS AND OPTIONS IN THIS SETTLEMENT	
Submit a Claim Form	The only way to get a payment.
Do Nothing	You won’t be eligible to receive a payment.

- These rights and options – **and the deadlines to exercise them** – are explained in this notice.
- The Court in charge of this case still has to decide whether to allow the Class Claim. Cash payments will be provided if the Court allows the Class Claim. Please be patient.

Questions? Call 1-866-903-0639 or Visit www.SCBAClass.com

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BASIC INFORMATION

1. Why is there a notice?

The group of claimants who have similar claims against Second Chance has been “certified” as a class. This means that the interests of the group meets the requirements for class actions and may proceed as a group in this bankruptcy case. If you are included, you may have legal rights and options with respect to your individual circumstances. This notice explains all of these things.

The class certification occurred in the United States Bankruptcy Court for the Western District of Michigan. The case is now known as *In re: SCBA Liquidation, Inc., f/k/a Second Chance Body Armor, Inc.*, No. 04-12515.

2. Why is this case in bankruptcy court?

Second Chance filed for bankruptcy protection in 2004. Bankruptcy law protects troubled businesses and provides for payments to creditors through reorganization or liquidation. The assets of Second Chance have been liquidated by a Trustee, a person appointed by the Bankruptcy Court to administer the bankruptcy estate. However, there is only a certain amount of money left to pay people and businesses that are owed money.

3. What is this Class Claim about?

The Class Claim asserts that Second Chance manufactured bulletproof vests, which contained Zylon[®], that the vests failed to meet performance standards for which they were guaranteed, and that the vests were unfit for their intended purpose.

The attorneys estimate the total Class Claim is worth \$113,208,750 or \$750 per vest. The Bankruptcy Court still needs to approve the Class Claim before any payments are made. This amount will be reduced by the amounts that were paid for vests by the Bulletproof Vest Partnership Act Program or through the prior class action in Oklahoma (the “Oklahoma Settlement”). The Bankruptcy Trustee has advised that claims will not be paid in full because there is not enough money in the bankruptcy estate.

4. Why is this a Class Claim?

In a class action or proceeding, one or more people, called class representatives, bring an action on behalf of people who have similar claims. All of the people who have claims similar to the class representatives are a class or class members, except for those who exclude themselves from the class. Here, the class representatives have filed a Class Claim in the bankruptcy case of Second Chance on behalf of all purchasers and users of Second Chance vests, seeking return of the money spent to purchase those vests.

WHO IS INCLUDED?

To see if you are entitled to benefits, you first have to determine if you are a member of the Class.

5. How do I know if I am included?

You are a member of the Class if you are an individual who:

- Lives in the United States and purchased or used a bulletproof vest manufactured by Second Chance Body Armor, Inc., which contained Zylon®.

If you filed your own claim against Second Chance in the bankruptcy case, and an objection was filed to your claim, which has not been resolved, you are still eligible to be part of the Class Claim. You must submit a Claim Form, as explained in Question 9 below, if you want the option of being part of the Class Claim. However, you will only be paid on one claim. You will have to choose which claim (the bankruptcy claim or the Class Claim) to pursue in resolving the objection to your unresolved individual claim.

If you filed your own claim against Second Chance in the bankruptcy case that has been allowed, you are not part of the Class Claim, and this notice does not apply to you.

6. I'm still not sure if I am a member of the Class.

If you are still not sure whether your bulletproof vest makes you a member of the Class, you can call 1-866-903-0639 or visit the website www.SCBAClass.com.

POTENTIAL BENEFITS

7. What benefits are available to the Class?

If the Class Claim is allowed, the exact amount of your payment will depend on a number of factors, including:

- The amount of money that is awarded by the Court,
- The number of Class Members who file valid claims,
- Whether you previously received a payment as part of the Oklahoma Settlement in 2005, and
- Whether your vest was paid for in whole or in part by someone else, including reimbursement from the Bullet Proof Vest Partnership Act Program.

Your payment will be reduced if you received a payment from the Oklahoma Settlement or from the Bullet Proof Vest Partnership Act Program. Your payment will also be reduced if someone else paid all or part of the purchase price of your vest.

8. How is this different from the Oklahoma settlement?

Toyobo Company, Ltd. reached the Oklahoma Settlement in 2005 over similar claims as those raised in the Class Claim. The Oklahoma Settlement provided three benefits to the

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members of the class in that case: cash payments, replacement vests, and a voucher credit option. Even if you received benefits as part of the Oklahoma Settlement, you may still be eligible for a payment as part of the bankruptcy Class Claim if you have not recovered your full vest purchase price.

HOW TO GET A PAYMENT

9. How do I file a claim for a payment?

To receive a cash payment, you must fill out and submit a Claim Form. A Claim Form is attached to this notice and can also be completed and submitted online at www.SCBAClass.com. Read the instructions carefully. To the best of your ability, fill out the form and include all the information the form requests, including your signature. Then either submit the form electronically or sign the form and mail it to:

SCBA Claims Administrator
P.O. Box 2680
Faribault MN 55021-9680

Claim Forms must be submitted online or mailed and postmarked by **June 25, 2012**.

Payments will not be provided until after the Court allows the Class Claim. Please be patient.

Once all of the proposed distributions have been calculated, Class Counsel will file a proposed Report of Distribution with the Bankruptcy Court and will file a motion asking the Court to approve that proposed distribution. The motion and proposed Report of Distribution will be posted at www.SCBAClass.com, and will remain there for at least 24 days before the Court enters an order on that motion. You will not receive any separate notice of the proposed Report of Distribution or the motion concerning it unless you register at the website. If you register, you will receive notice electronically when the proposed Report of Distribution and the motion are posted on the website.

THE LAWYERS REPRESENTING YOU

10. Do I have a lawyer in this case?

The Court has appointed Kanner & Whiteley, LLC and Silverman & Morris, P.L.L.C. as Class Counsel to represent you and other members of the Class in the bankruptcy. These lawyers do not cost you anything directly. If you want to be represented by your own lawyer, you may hire one at your own expense.

11. How will the lawyers be paid?

The Court will decide how much Class Counsel will be paid. Class Counsel will file applications with the Court for approval of attorneys' fees, expenses and their own costs. The applications will be available at www.SCBAClass.com. You will not automatically receive any notice of the attorneys' fee applications to the Court. However, if you register at the website you will receive electronic notice when the fee application is posted on the

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website. The fees approved by the Court will be paid from the Bankruptcy Estate and/or from the total amount available for distribution to participating Class members.

IF YOU DO NOTHING

12. What happens if I do nothing at all?

If you do nothing, you will not get a payment. If you already filed your own claim against Second Chance in the Bankruptcy case where an objection was filed that has not been resolved, and you do not timely submit a Claim Form, you must pursue your individual claim to receive a payment.

ADDITIONAL INFORMATION

13. How do I get more information?

You may write with questions to SCBA Claims Administrator, P.O. Box 2680, Faribault MN 55021-9680. You can also get a Claim Form at the website, or by calling the toll free number, 1-866-903-0639.

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