

EXHIBIT B

PLAN OF ALLOCATION

Settlement Class members will be eligible to receive a share of the Settlement Fund net of all applicable reductions based on a formula using a Settlement Class member's total compensation from Live Oak, Apiture, and/or nCino within the "Class Period" as set forth in the Settlement Class definition. In other words, each Settlement Class member's share of the net Settlement Fund is a fraction, with the Settlement Class member's total compensation from Live Oak, Apiture, and/or nCino during the Class Period as the numerator and the total compensation Live Oak, Apiture, and nCino paid to all Settlement Class members during the Class Period as the denominator:

$$\frac{\text{(Your Total Compensation from Live Oak, Apiture, and/or nCino During Class Period)}}{\text{(Sum of All Settlement Class Members' Compensation from Live Oak, Apiture, and nCino During Class Period)}}$$

Each Settlement Class member's fractional amount shall be multiplied against the Settlement Fund net of court-approved costs, service award, and attorneys' fees and expenses, and the Dispute Fund.

The total compensation will be derived from Defendants' data and determined by the Settlement Administrator and will not be subject to challenge by Settlement Class members.

The Settlement Administrator will issue checks according to this formula, after tax withholdings. Payments to Settlement Class members shall not be made until the Effective Date has passed and all objections, collateral challenges or appeals relating to the settlements have been fully and finally resolved.