

IN THE UNITED STATES DISTRICT COURT
FOR THE DISTRICT OF RHODE ISLAND

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WESTERN RESERVE LIFE ASSURANCE)		
CO. OF OHIO,)		
Plaintiff,)		
)		
vs.)		
)	C.A. No. 09-470-S	
JOSEPH CARAMADRE, RAYMOUR)		
RADHAKRISHNAN, ESTATE PLANNING)		
RESOURCES, INC., HARRISON CONDIT,)		
and FORTUNE FINANCIAL SERVICES,)		
INC.,)		
Defendants;)		
<hr/>)	
TRANSAMERICA LIFE INSURANCE)		
COMPANY,)		
Plaintiff,)		
)		
vs.)		
)	C.A. No. 09-471-S	
JOSEPH CARAMADRE, RAYMOUR)		
RADHAKRISHNAN, ESTATE PLANNING)		
RESOURCES, INC., ESTELA)		
RODRIGUES, EDWARD MAGGIACOMO,)		
JR., LIFEMARK SECURITIES CORP., and)		
PATRICK GARVEY,)		
Defendants;)		
<hr/>)	
WESTERN RESERVE LIFE ASSURANCE)		
CO. OF OHIO,)		
Plaintiff,)		
)		
vs.)	C.A. No. 09-472-S	
)		
JOSEPH CARAMADRE, RAYMOUR)		
RADHAKRISHNAN, ESTATE PLANNING)		
RESOURCES, INC., ADM ASSOCIATES,)		
LLC, EDWARD HANRAHAN, THE)		
LEADERS GROUP, INC., and CHARLES)		
BUCKMAN,)		
Defendants;)		

WESTERN RESERVE LIFE ASSURANCE)
CO. OF OHIO,)
Plaintiff,)
vs.) C.A. No. 09-473-S

JOSEPH CARAMADRE, RAYMOUR)
RADHAKRISHNAN, ESTATE PLANNING)
RESOURCES, INC., DK LLC, EDWARD)
HANRAHAN, THE LEADERS GROUP,)
INC., and JASON VEVEIROS,)
Defendants;)

WESTERN RESERVE LIFE ASSURANCE)
CO. OF OHIO,)
Plaintiff,)
vs.) C.A. No. 09-502-S

JOSEPH CARAMADRE, RAYMOUR)
RADHAKRISHNAN, ESTATE PLANNING)
RESOURCES, INC., NATCO PRODUCTS)
CORP., EDWARD HANRAHAN, and THE)
LEADERS GROUP, INC.,)
Defendants;)

TRANSAMERICA LIFE INSURANCE)
COMPANY,)
Plaintiff,)
vs.) C.A. No. 09-549-S

LIFEMARK SECURITIES CORP., JOSEPH)
CARAMADRE, RAYMOUR)
RADHAKRISHNAN, ESTATE PLANNING)
RESOURCES, INC. and EDWARD)
MAGGIACOMO, JR.,)
Defendants; and)

WESTERN RESERVE LIFE ASSURANCE)	
CO. OF OHIO,)	
Plaintiff,)	
)	
vs.)	
)	C.A. No. 09-564-S
JOSEPH CARAMADRE, RAYMOUR)	
RADHAKRISHNAN, ESTATE PLANNING)	
RESOURCES, INC., HARRISON CONDIT,)	
and FORTUNE FINANCIAL SERVICES,)	
INC.,)	
Defendants.)	
)	

**DEFENDANT ESTATE PLANNING RESOURCES, INC.’S (“EPR”) OBJECTION
TO PLAINTIFFS’ MOTION TO COMPEL EPR TO RESPOND TO
INTERROGATORIES**

Defendant Estate Planning Resources, Inc. (“EPR”) objects to Plaintiffs’ Motion to Compel EPR to Respond to Interrogatories (the “Motion”). The reasons for this objection are set forth in the accompanying memorandum of law.

ESTATE PLANNING RESOURCES, INC.
By its Attorneys

/s/ Robert G. Flanders, Jr.
Robert G. Flanders, Jr. (# 1785)
Adam M. Ramos (#7591)
HINCKLEY, ALLEN & SNYDER LLP
50 Kennedy Plaza, Suite 1500
Providence, RI 02903
Telephone: (401) 274-2000
Facsimile: (401) 277-9600
Email: rflanders@haslaw.com
 aramos@haslaw.com

CERTIFICATE OF SERVICE

I hereby certify that on October 13, 2011, a copy of the foregoing was filed electronically and served by mail on anyone unable to accept electronic filing. Notice of this filing will be sent by e-mail to all parties by operation of the court's electronic filing as indicated on the Notice of Electronic Filing. Parties may access this filing through the court's CM/ECF system.

/s/ Robert G. Flanders, Jr.

IN THE UNITED STATES DISTRICT COURT
FOR THE DISTRICT OF RHODE ISLAND

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RESOURCES, INC., HARRISON CONDIT,)	
and FORTUNE FINANCIAL SERVICES,)	
INC.,)	
Defendants;)	
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PATRICK GARVEY,)	
Defendants;)	
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RADHAKRISHNAN, ESTATE PLANNING)	
RESOURCES, INC., ADM ASSOCIATES,)	
LLC, EDWARD HANRAHAN, THE)	
LEADERS GROUP, INC., and CHARLES)	
BUCKMAN,)	
Defendants;)	

WESTERN RESERVE LIFE ASSURANCE)
CO. OF OHIO,)

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vs.)

C.A. No. 09-473-S

JOSEPH CARAMADRE, RAYMOUR)
RADHAKRISHNAN, ESTATE PLANNING)
RESOURCES, INC., DK LLC, EDWARD)
HANRAHAN, THE LEADERS GROUP,)
INC., and JASON VEVEIROS,)

Defendants;)

WESTERN RESERVE LIFE ASSURANCE)
CO. OF OHIO,)

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vs.)

C.A. No. 09-502-S

JOSEPH CARAMADRE, RAYMOUR)
RADHAKRISHNAN, ESTATE PLANNING)
RESOURCES, INC., NATCO PRODUCTS)
CORP., EDWARD HANRAHAN, and THE)
LEADERS GROUP, INC.,)

Defendants;)

TRANSAMERICA LIFE INSURANCE)
COMPANY,)

Plaintiff,)

vs.)

C.A. No. 09-549-S

LIFEMARK SECURITIES CORP., JOSEPH)
CARAMADRE, RAYMOUR)
RADHAKRISHNAN, ESTATE PLANNING)
RESOURCES, INC. and EDWARD)
MAGGIACOMO, JR.,)

Defendants; and)

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JOSEPH CARAMADRE, RAYMOUR)	
RADHAKRISHNAN, ESTATE PLANNING)	
RESOURCES, INC., HARRISON CONDIT,)	
and FORTUNE FINANCIAL SERVICES,)	
INC.,)	
Defendants.)	
)	

**MEMORANDUM OF LAW IN SUPPORT OF
DEFENDANT ESTATE PLANNING RESOURCES, INC.’S (“EPR”) OBJECTION TO
PLAINTIFFS’ MOTION TO COMPEL EPR TO RESPOND TO INTERROGATORIES**

Defendant Estate Planning Resources, Inc. (“EPR”) submits this memorandum of law in support of its objection to Plaintiffs’ Motion to Compel EPR to Respond to Interrogatories (the “Motion”). For the reasons stated herein, Plaintiffs are not entitled to the discovery responses they seek. Therefore, this Court should deny the motion to compel.

I. INTRODUCTION

The motion is a transparent attempt by the plaintiffs to circumvent the discovery protections the parties previously agreed to in the Initial Case Management Order (“ICMO”). The parties previously recognized that these actions running currently with the criminal investigation of certain defendants (the “Target Defendants”)¹ necessitated discovery limitations to protect the rights of the Target Defendants. The interrogatories propounded by Plaintiff are a direct affront to those agreed-upon protections. While the interrogatories are nominally directed to EPR, the substance of the information sought in the interrogatories reveals the true target –

¹ The term “Target Defendants” refers to the individuals identified by the ICMO, filed September 13, 2011, which named Joseph Caramadre, Raymour Radhakrishnan, Edward Maggiasco, Harrison Condit, and Edward Hanrahan and “Target Defendants.”

Joseph Caramadre. Mr. Caramadre, however, is one of the targets of the ongoing parallel federal grand jury investigation – one of the “Target Defendants.” If the Court requires EPR – and by extension Mr. Caramadre – to answer these interrogatories, that ruling will prejudice Mr. Caramadre in a way that directly undermines the purpose of the ICMO. Mr. Caramadre would be forced to either jeopardize his defenses to a potential criminal case or allow an adverse inference to be drawn against him and his company by invoking his Fifth Amendment right against self-incrimination. Accordingly, this Court should enforce the spirit of the ICMO, follow the applicable case law, and deny this motion.

II. RELEVANT FACTUAL BACKGROUND

The defendants filed two motions to stay earlier in this litigation. There, they argued that this Court should not require them to defend this civil action while the federal criminal investigation was in progress.² The Court did not stay the case in its entirety, but the Court and the parties recognized the potential prejudice to the rights of the Target Defendants if their participation in this civil litigation led to them making statements related to the criminal investigation. To prevent this prejudice, the parties agreed upon the ICMO and the Court entered the order. Paragraph 5 of the ICMO specifically addresses the possibility of Target Defendants having to answer interrogatories – either on their own behalf or on behalf of a corporation:

the parties may forthwith propound interrogatories pursuant to Rule 33, requests for admission pursuant to Rule 36, and notice the deposition of any party, or of any third party witness, whether pursuant to Rule 30 or Rule 31, except that no Target Defendant shall propound interrogatories or requests for admission, or notice any such deposition, nor shall any Target Defendant, whether on his own behalf or on behalf of an organization pursuant to the procedures outlined in Rule 30(b)(6) or Rule 31 (a)(4), be required to respond to any such interrogatories or requests for admission, nor be noticed or subpoenaed for any deposition, orally or

² EPR herein incorporates by reference all of the arguments against requiring the Target Defendants to defend themselves in these civil cases while they are simultaneously fighting off potential indictments in the parallel federal grand jury investigation that they made in their earlier-filed motions to stay.

in writing, until further order of the Court; provided that any Target Defendant may participate by attendance and cross-examination in any deposition of any other party or third party witness noticed by any other party.

ICMO at ¶ 5 (attached as Exhibit A).³ This provision not only prohibits requiring any of the Target Defendants from answering interrogatories directed to them, but it also prohibits compulsion of Target Defendants to answer interrogatories on behalf of any organization.

Now Plaintiffs propound interrogatories on EPR. Those interrogatories, however, are truly directed to Mr. Caramadre. They seek information that only Mr. Caramadre can provide. For example, the interrogatories seek to learn “every action EPR took in connection with the Annuity and Application” that is the subject of each complaint in this matter.⁴ Mr. Caramadre is the sole-owner and officer of EPR. Additionally, the interrogatories seek to have EPR (a) identify and describe the substance of every communication with (1) annuitants, (2) owners, (3) agents, and (4) Plaintiff concerning the annuities (interrogatory nos. 2-4, 10); (b) reveal its knowledge of the health of the annuitants and the process of how EPR selected the annuitants (interrogatory nos. 6-7); and (c) identify all persons who provided the information in the interrogatories (interrogatory no. 8). This information is uniquely in the possession of Mr. Caramadre and no one else. Accordingly, EPR declined to respond to the interrogatories in reliance on the ICMO:

Because the only "officers" or "agents" of EPR who could possibly answer this interrogatory on behalf of EPR are "Target Defendants" as defined by Footnote 2 of the Court's Initial Case Management Order (the "ICMO"), which the Court entered on September 10, 2010 and filed on September 13, 2010 (after it was submitted to the Court jointly by all of the parties on September 8, 2010), EPR hereby declines to respond to this interrogatory subject to Paragraph 5 of the

³ Other portions of the ICMO provided other protections to the Target Defendant – including a special procedure for responding to document requests (¶ 4) and a special procedure for providing answers to the complaints (¶ 3). Thus, while the ICMO addresses topics other than the protection of the rights of Target Defendants, it is clear such protection is one of the principal purposes of the ICMO.

⁴ EPR attaches Defendant Estate Planning Resources, Inc.'s Answers to Plaintiff's First Set of Interrogatories – which includes the original interrogatories – as Exhibit B.

ICMO, which states that "no Target Defendant shall propound interrogatories ... nor shall any Target Defendant, whether on his own behalf or on behalf of an organization ... be required to respond to any such interrogatories ... until further order of the Court " (emphasis added). Accordingly, EPR also reserves any and all objections that it might have as to the form of this Interrogatory until further order of the Court.

See Exhibit B. Now, by the current motion, Plaintiffs move to compel EPR to answer these interrogatories.

III. ARGUMENT

This Court should deny the motion to compel for two reasons. First, the ICMO specifically prohibits the interrogatories propounded by plaintiff. Second, case law teaches that the appropriate tack for a court to take is to delay discovery from organizations when the only individual capable of providing the responses to the discovery requests is the subject of a related criminal investigation.

A. The ICMO prohibits the interrogatories propounded by Plaintiffs.

The terms of the ICMO specifically protect any of the Target Defendants from answering interrogatories – including providing answers on behalf of an organization. See ICMO at ¶ 5. Plaintiffs ignored this protection by serving the interrogatories. Plaintiff's nominally directed the interrogatories to EPR – admittedly not a Target Defendant. Such action, however, is a transparent attempt to circumvent the discovery restrictions imposed by the ICMO.

The information sought by Plaintiffs in the interrogatories is not generic, accessible corporate information. Rather, it is specific information directly related to the activities and conversations that took place in connection with entering into the annuity contracts that are the subject of both these civil suits and the criminal investigation. Only Mr. Caramadre, the sole-owner and officer of EPR, is capable of providing the information necessary for EPR to respond

to the plaintiffs' questions.⁵ If he signs EPR's interrogatory responses on behalf of the company, he risks waiving his right to invoke his Fifth Amendment privilege; either in these cases, or in a later criminal case.

Plaintiffs' contention that EPR could designate another person to answer the interrogatories after obtaining the necessary information from Mr. Caramadre is unpersuasive and unavailing. The Interrogatories cannot be answered simply by reviewing corporate documents. Plaintiffs request that EPR identify (amongst other things) every action that it took in connection with the annuities, the communications that EPR had with annuitants, agents, or owners, and EPR's understanding of the annuitants' health conditions. *See* Exhibit B. For such an individual to provide interrogatory answers, Mr. Caramadre would have to provide the substance of the answers to the designee. If Mr. Caramadre provides the information to someone else who could sign the company's responses under oath, then the plaintiffs or the government could compel that person to testify about what Mr. Caramadre said. Mr. Caramadre, who has not yet been indicted and therefore does not know the basis of the government's potential criminal case against him, could risk making statements that would be used against him in a later criminal trial.

This problem is precisely what the parties and this Court sought to avoid through the entry of the ICMO. The ICMO protects the Target Defendants from the risks that responding to testimonial discovery requests pose to their Fifth Amendment privileges. The ICMO's safeguards would be meaningless if the plaintiffs could turn around and require Mr. Caramadre to answer for EPR the same questions that they are forbidden from asking him directly. Accordingly, this Court should deny the motion to compel.

⁵ Mr. Radhakrishnan, who was the only other employee from EPR who met with the annuitants of the policies relevant to these lawsuits, no longer works for the company.

B. Even in the absence of the ICMO, the law protects EPR from answering the interrogatories.

The protections that the parties bargained for and that this Court blessed through the drafting and entry of the ICMO have their basis in established law. When no one can answer interrogatories addressed to a corporation without subjecting himself to a “real and appreciable” risk of self-incrimination, “the appropriate remedy [is] a protective order . . . postponing civil discovery until termination of the criminal action.” *United States v. Kordel*, 397 U.S. 1, 8-9 (U.S. 1970). “To compel discovery under such circumstances would contravene rights guaranteed by the Fifth Amendment to the individual defendants.” *Paul Harrigan & Sons, Inc. v. Enterprise Animal Oil Co.*, 14 F.R.D. 333, 334-335 (D. Pa. 1953) (allowing a corporate defendant to decline to respond to interrogatories that could only be answered by individual defendants under the threat of criminal prosecution) (“*Harrigan*”). In circumstances where discovery is stayed as to a certain defendant because of potential criminal charges and “discovery is sought from a corporation under that defendant’s sole control[.]” courts have held that “the fairest and most efficient way for a litigation to proceed” is to stay that “corporation’s duty to respond to discovery.” *State Farm Mut. Auto. Ins. Co. v. Grafman*, No. 04-CV-2609 (NG) (SMG), 2007 U.S. Dist. LEXIS 88277, *16 (E.D.N.Y. Dec. 1, 2007) (collecting cases). A court can employ a “balancing-of-interests” test to determine the appropriate remedy when a party to a civil suit seeks discovery from another party that implicates an ongoing criminal investigation. *Wehling v. Columbia Broadcasting System*, 608 F. 2d 1084, 1088-89 (5th Cir. 1979) (staying discovery to protect constitutional rights of criminal target). In *Harrigan*, the court concluded that the protection of the rights of the targets of the criminal case was “the more important consideration” in contrast to the “inconvenience and delay to the plaintiff[.]” *Id.* at 335.

The Target Defendants aggressively pursued the protection of their constitutional rights by moving for a stay of this civil proceeding in its entirety. In an attempt to cooperate with the plaintiffs, they agreed to the compromises set forth in the ICMO. Now, in exchange for this goodwill, Mr. Caramadre is faced with the same threat that he sought to avoid. EPR is a corporation under Mr. Caramadre's sole control, and the answers to interrogatories sought by Plaintiff subject him to a "real and appreciable" risk of self-incrimination. To preserve Mr. Caramadre's constitutional rights, this Court should deny the motion to compel.

Conclusion

For the reasons set forth herein, this Court should deny the plaintiffs' Motion to Compel and enforce the ICMO's protections for Mr. Caramadre and the other Target Defendants.

ESTATE PLANNING RESOURCES, INC.
By its Attorneys

/s/ Robert G. Flanders, Jr.
Robert G. Flanders, Jr. (# 1785)
Adam M. Ramos (#7591)
HINCKLEY, ALLEN & SNYDER LLP
50 Kennedy Plaza, Suite 1500
Providence, RI 02903
Telephone: (401) 274-2000
Facsimile: (401) 277-9600
Email: rflanders@haslaw.com
aramos@haslaw.com

CERTIFICATE OF SERVICE

I hereby certify that on October 13, 2011, a copy of the foregoing was filed electronically and served by mail on anyone unable to accept electronic filing. Notice of this filing will be sent by e-mail to all parties by operation of the court's electronic filing as indicated on the Notice of Electronic Filing. Parties may access this filing through the court's CM/ECF system.

/s/ Robert G. Flanders, Jr.

**UNITED STATES DISTRICT COURT
DISTRICT OF RHODE ISLAND**

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 WESTERN RESERVE LIFE ASSURANCE)
 COMPANY OF OHIO,)
 Plaintiff,)
)
 vs.)

C.A. No.: 09-470-WS

CONREAL LLC, HARRISON CONDIT,)
 FORTUNE FINANCIAL SERVICES, INC.,)
 and ANTHONY PITOCCO,)
 Defendants;)

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 TRANSAMERICA LIFE INSURANCE)
 COMPANY,)
 Plaintiff,)
)
 vs.)

C.A. No.: 09-471-WS

JOSEPH CARAMADRE, RAYMOUR)
 RADHAKRISHNAN, ESTATE PLANNING)
 RESOURCES, INC., ESTELLA)
 RODRIGUES, EDWARD MAGGIACOMO,)
 JR., LIFEMARK SECURITIES CORP., and)
 PATRICK GARVEY,)
 Defendants;)

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 WESTERN RESERVE LIFE ASSURANCE)
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C.A. No.: 09-472-WS

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 JOSEPH CARAMADRE, RAYMOUR)
 RADHAKRISHNAN, ESTATE PLANNING)
 RESOURCES, INC., ADM ASSOCIATES,)
 LLC, EDWARD HANRAHAN, THE)
 LEADERS GROUP, INC., and CHARLES)
 BUCKMAN,)
 Defendants;)

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WESTERN RESERVE LIFE ASSURANCE)
COMPANY OF OHIO,)
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HANRAHAN, THE LEADERS GROUP,)
INC., and JASON VEVEIROS,)
Defendants;)

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COMPANY OF OHIO,)
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JOSEPH CARAMADRE, RAYMOUR)
RADHAKRISHNAN, ESTATE PLANNING)
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CORP., EDWARD HANRAHAN, and THE)
LEADERS GROUP, INC.,)
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RESOURCES, INC., HARRISON CONDIT,)	
and FORTUNE FINANCIAL SERVICES,)	
INC.,)	
Defendants.)	
_____)	

INITIAL CASE MANAGEMENT ORDER

The parties having conferred among counsel and with the Court, and pursuant to the parties' agreement, the Court now orders:

1. The Plaintiffs in the above-captioned cases shall file any Amended Complaints or Second Amended Complaints ("Complaints") on or before September 7, 2010. The Defendants shall have until October 4, 2010 to respond to these and any other complaints in the above captioned cases.

2. If any Defendant files and serves a motion under Rule 12¹ ("Motion to Dismiss"), the Plaintiff in any such case shall file and serve a response to such motion, including any objection and supporting memorandum, within thirty (30) days after service of the motion. After the service of any such objection, the movant(s) may file and serve a reply memorandum within fourteen (14) days.

3. Within seven (7) days of a ruling by the Court denying in whole or in part any Motion to Dismiss, the Defendants in such case shall file and serve their answers

¹All Rule references are to Federal Rules of Civil Procedure.

to the Complaints, including any compulsory counterclaims, except that the Target Defendants² shall serve only, upon all parties, draft answers to the Complaints, which shall not be required, at that time, to include any compulsory counterclaims.

4. Notwithstanding the pendency of any Motions to Dismiss, the parties may forthwith propound requests for production pursuant to Rule 34 to all other parties in their respective cases. Responses by all parties shall be in accordance with Rule 34(b)(2), except that the Target Defendants shall respond to any such requests pursuant to an agreement between their counsel and counsel for all other parties concerning the source and authentication of the documents produced. In the event that any party receives a request or demand, whether or not by subpoena, for any of the documents produced by the Target Defendants, such party shall immediately notify in writing all Target Defendants of such request or demand, and withhold compliance with any such request or demand for a period of fourteen (14) days in order to allow the Target Defendants to seek an appropriate non-disclosure order from the Court. Once the Target Defendants have applied for such an order within the fourteen (14) day period, such documents shall not be delivered or produced in response to any such request or demand without further order of the Court. If the Target Defendants fail to seek a non-disclosure order or other protection from the Court within fourteen (14) days of receipt of written notification of the request or demand for documents produced by the Target Defendants, the party which has received the request or demand shall be under no obligation to withhold production of the documents.

²The "Target Defendants" shall refer to Joseph Caramadre, Raymour Radhakrishnan, Edward Maggiacomo, Harrison Condit, and Edward Hanrahan.


5. Notwithstanding the pendency of any Motions to Dismiss, the parties may forthwith propound interrogatories pursuant to Rule 33, requests for admission pursuant to Rule 36, and notice the deposition of any party, or of any third party witness, whether pursuant to Rule 30 or Rule 31, except that no Target Defendant shall propound interrogatories or requests for admission, or notice any such deposition, nor shall any Target Defendant, whether on his own behalf or on behalf of an organization pursuant to the procedures outlined in Rule 30(b)(6) or Rule 31(a)(4), be required to respond to any such interrogatories or requests for admission, nor be noticed or subpoenaed for any deposition, orally or in writing, until further order of the Court; provided that any Target Defendant may participate by attendance and cross-examination in any deposition of any other party or third party witness noticed by any other party.

6. Proposed depositions of any "measuring life" or "annuitant" shall continue to be governed by the conditions outlined in Magistrate Judge Martin's October 27, 2009 Order, which this Court adopted by reference in its Scheduling Order dated December 21, 2009, subject to such Order being modified by agreement of the parties and approval of the Court.

7. During the week of January 2, 2011, the Court shall hold a chambers conference with all parties to discuss the status of the cases and the progress of discovery.

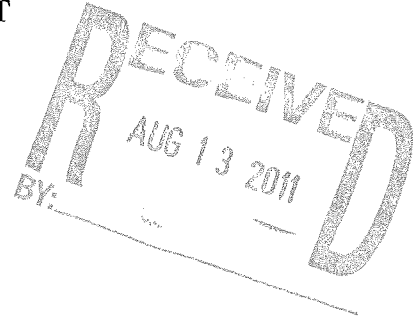
Dated: September 7, 2010.

Entered as an Order of the Court this 10th day of September 2010.



William E. Smith
United States District Judge

UNITED STATES DISTRICT COURT
DISTRICT OF RHODE ISLAND



WESTERN RESERVE LIFE ASSURANCE)
 CO. OF OHIO,)
 Plaintiff,)
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 JOSEPH CARAMADRE, RAYMOUR)
 RADHAKRISHNAN, ESTATE PLANNING)
 RESOURCES, INC., HARRISON CONDIT,)
 and FORTUNE FINANCIAL SERVICES,)
 INC.,)
 Defendants.)

C.A. No.: 09-470-WS

**DEFENDANT ESTATE PLANNING RESOURCES, INC.'S
ANSWERS TO PLAINTIFF'S FIRST SET OF INTERROGATORIES**

Defendant Estate Planning Resources, Inc. ("EPR" or "Defendant") hereby responds to Plaintiff Western Reserve Life Assurance Co. of Ohio's ("Western Reserve") First Set of Interrogatories ("Interrogatories") as follows:

Defendant reserves all objections as to the admissibility at trial of any response produced in response to these Interrogatories. Defendant's responses to these Interrogatories do not constitute admissions of any kind including that any Interrogatory is relevant to the subject matter of the pending litigation or reasonably calculated to lead to the discovery of admissible evidence. Defendant reserves the right to object to further inquiry including with regard to any subject matter, and does not concede that the definitions set forth herein are controlling as to any of the ultimate issues. All responses to these Interrogatories are provided for use in this litigation and for no other purpose.

Defendant's responses represent Defendant's knowledge as of the date hereof.

Defendant's own investigation is continuing, however, and Defendant reserves the right to supplement, alter, and/or amend its responses.

OBJECTIONS TO INSTRUCTIONS

A. EPR objects to the following instructions because they seek to impose obligations on EPR beyond those required by the Federal Rules of Civil Procedure and the Local Rules: 2, 3, 6, and 7.

INTERROGATORIES

Interrogatory 1:

Please identify every action EPR took in connection with the Annuity and Application, including:

- a. Steps to identify and/or recruit the Annuitant;
- b. Steps to identify and/or recruit the Owner;
- c. Steps to complete or facilitate the completion of the Application and obtain signatures thereon;
- d. All documents concerning such actions; and
- e. All individuals with knowledge of such actions.

Answer to Interrogatory 1:

Because the only "officers" or "agents" of EPR who could possibly answer this interrogatory on behalf of EPR are "Target Defendants" as defined by Footnote 2 of the Court's Initial Case Management Order (the "ICMO"), which the Court entered on September 10, 2010 and filed on September 13, 2010 (after it was submitted to the Court jointly by all of the parties on September 8, 2010), EPR hereby declines to respond to this interrogatory subject to Paragraph

5 of the ICMO, which states that “no Target Defendant shall propound interrogatories . . . nor shall any Target Defendant, whether on his own behalf or on behalf of an organization . . . be required to respond to any such interrogatories . . . until further order of the Court”

(emphasis added). Accordingly, EPR also reserves any and all objections that it might have as to the form of this Interrogatory until further order of the Court.

Interrogatory 2:

Please identify every communication EPR had with the Annuitant concerning the Annuity and Application and identify:

- a. All documents concerning such communications; and
- b. All witnesses to such communications.

Answer to Interrogatory 2:

Because the only “officers” or “agents” of EPR who could possibly answer this interrogatory on behalf of EPR are “Target Defendants” as defined by Footnote 2 of the Court’s Initial Case Management Order (the “ICMO”), which the Court entered on September 10, 2010 and filed on September 13, 2010 (after it was submitted to the Court jointly by all of the parties on September 8, 2010), EPR hereby declines to respond to this interrogatory subject to Paragraph 5 of the ICMO, which states that “no Target Defendant shall propound interrogatories . . . nor shall any Target Defendant, whether on his own behalf or on behalf of an organization . . . be required to respond to any such interrogatories . . . until further order of the Court”

(emphasis added). Accordingly, EPR also reserves any and all objections that it might have as to the form of this Interrogatory until further order of the Court.

Interrogatory 3:

Please identify every communication EPR had with the Owner concerning the Annuity and Application and identify:

- a. All documents concerning such communications; and
- b. All witnesses to such communications.

Answer to Interrogatory 3:

Because the only “officers” or “agents” of EPR who could possibly answer this interrogatory on behalf of EPR are “Target Defendants” as defined by Footnote 2 of the Court’s Initial Case Management Order (the “ICMO”), which the Court entered on September 10, 2010 and filed on September 13, 2010 (after it was submitted to the Court jointly by all of the parties on September 8, 2010), EPR hereby declines to respond to this interrogatory subject to Paragraph 5 of the ICMO, which states that “no Target Defendant shall propound interrogatories . . . nor shall any Target Defendant, whether on his own behalf or on behalf of an organization . . . be required to respond to any such interrogatories . . . until further order of the Court” (emphasis added). Accordingly, EPR also reserves any and all objections that it might have as to the form of this Interrogatory until further order of the Court.

Interrogatory 4:

Please identify every communication EPR had with the Agent concerning the Annuity and Application and identify:

- a. All documents concerning such communications; and
- b. All witnesses to such communications.

Answer to Interrogatory 4:

Because the only “officers” or “agents” of EPR who could possibly answer this interrogatory on behalf of EPR are “Target Defendants” as defined by Footnote 2 of the Court’s Initial Case Management Order (the “ICMO”), which the Court entered on September 10, 2010 and filed on September 13, 2010 (after it was submitted to the Court jointly by all of the parties on September 8, 2010), EPR hereby declines to respond to this interrogatory subject to Paragraph 5 of the ICMO, which states that “no Target Defendant shall propound interrogatories . . . nor shall any Target Defendant, whether on his own behalf or on behalf of an organization . . . be required to respond to any such interrogatories . . . until further order of the Court” (emphasis added). Accordingly, EPR also reserves any and all objections that it might have as to the form of this Interrogatory until further order of the Court.

Interrogatory 5:

Please identify all payments made to, or by, EPR in connection with the Annuity or Application.

Answer to Interrogatory 5:

Because the only “officers” or “agents” of EPR who could possibly answer this interrogatory on behalf of EPR are “Target Defendants” as defined by Footnote 2 of the Court’s Initial Case Management Order (the “ICMO”), which the Court entered on September 10, 2010 and filed on September 13, 2010 (after it was submitted to the Court jointly by all of the parties on September 8, 2010), EPR hereby declines to respond to this interrogatory subject to Paragraph 5 of the ICMO, which states that “no Target Defendant shall propound interrogatories . . . nor shall any Target Defendant, whether on his own behalf or on behalf of an organization . . . be required to respond to any such interrogatories . . . until further order of the Court”

(emphasis added). Accordingly, EPR also reserves any and all objections that it might have as to the form of this Interrogatory until further order of the Court.

Interrogatory 6:

Please explain EPR's understanding of the health condition of the Annuitant at the time the Application was submitted to Plaintiff:

- a. The basis of such understanding;
- b. All documents concerning such understanding;
- c. All individuals with knowledge of such facts.

Answer to Interrogatory 6:

Because the only "officers" or "agents" of EPR who could possibly answer this interrogatory on behalf of EPR are "Target Defendants" as defined by Footnote 2 of the Court's Initial Case Management Order (the "ICMO"), which the Court entered on September 10, 2010 and filed on September 13, 2010 (after it was submitted to the Court jointly by all of the parties on September 8, 2010), EPR hereby declines to respond to this interrogatory subject to Paragraph 5 of the ICMO, which states that "no Target Defendant shall propound interrogatories . . . nor shall any Target Defendant, whether on his own behalf or on behalf of an organization . . . be required to respond to any such interrogatories . . . until further order of the Court"

(emphasis added). Accordingly, EPR also reserves any and all objections that it might have as to the form of this Interrogatory until further order of the Court.

Interrogatory 7:

Please identify how, why and when the Annuitant was selected or identified as a potential candidate to serve as an annuitant in connection with the Annuity and identify:

- a. All documents concerning such facts;

b. All individuals with knowledge of such facts.

Answer to Interrogatory 7:

Because the only “officers” or “agents” of EPR who could possibly answer this interrogatory on behalf of EPR are “Target Defendants” as defined by Footnote 2 of the Court’s Initial Case Management Order (the “ICMO”), which the Court entered on September 10, 2010 and filed on September 13, 2010 (after it was submitted to the Court jointly by all of the parties on September 8, 2010), EPR hereby declines to respond to this interrogatory subject to Paragraph 5 of the ICMO, which states that “no Target Defendant shall propound interrogatories . . . nor shall any Target Defendant, whether on his own behalf or on behalf of an organization . . . be required to respond to any such interrogatories . . . until further order of the Court” (emphasis added). Accordingly, EPR also reserves any and all objections that it might have as to the form of this Interrogatory until further order of the Court.

Interrogatory 8:

With respect to every interrogatory propounded by any party to this Action, please identify every individual and documents consulted to provide EPR’s response.

Answer to Interrogatory 8:

Because the only “officers” or “agents” of EPR who could possibly answer this interrogatory on behalf of EPR are “Target Defendants” as defined by Footnote 2 of the Court’s Initial Case Management Order (the “ICMO”), which the Court entered on September 10, 2010 and filed on September 13, 2010 (after it was submitted to the Court jointly by all of the parties on September 8, 2010), EPR hereby declines to respond to this interrogatory subject to Paragraph 5 of the ICMO, which states that “no Target Defendant shall propound interrogatories . . . nor shall any Target Defendant, whether on his own behalf or on behalf of an organization . . . be

required to respond to any such interrogatories . . . until further order of the Court”

(emphasis added). Accordingly, EPR also reserves any and all objections that it might have as to the form of this Interrogatory until further order of the Court.

Interrogatory 9:

Please identify all application and marketing materials EPR received from any person concerning Plaintiff’s annuities and identify:

- a. When, why and how EPR obtained such materials;
- b. The person(s) who provided such materials;
- c. All documents concerning such facts;
- d. All individuals with knowledge of such facts.

Answer to Interrogatory 9:

Because the only “officers” or “agents” of EPR who could possibly answer this interrogatory on behalf of EPR are “Target Defendants” as defined by Footnote 2 of the Court’s Initial Case Management Order (the “ICMO”), which the Court entered on September 10, 2010 and filed on September 13, 2010 (after it was submitted to the Court jointly by all of the parties on September 8, 2010), EPR hereby declines to respond to this interrogatory subject to Paragraph 5 of the ICMO, which states that “no Target Defendant shall propound interrogatories . . . nor shall any Target Defendant, whether on his own behalf or on behalf of an organization . . . be required to respond to any such interrogatories . . . until further order of the Court”

(emphasis added). Accordingly, EPR also reserves any and all objections that it might have as to the form of this Interrogatory until further order of the Court.

Interrogatory 10:

Please identify all owners, officers, directors, investors and employers of EPR since January 1, 2000.

Answer to Interrogatory 10:

Because the only “officers” or “agents” of EPR who could possibly answer this interrogatory on behalf of EPR are “Target Defendants” as defined by Footnote 2 of the Court’s Initial Case Management Order (the “ICMO”), which the Court entered on September 10, 2010 and filed on September 13, 2010 (after it was submitted to the Court jointly by all of the parties on September 8, 2010), EPR hereby declines to respond to this interrogatory subject to Paragraph 5 of the ICMO, which states that “no Target Defendant shall propound interrogatories . . . nor shall any Target Defendant, whether on his own behalf or on behalf of an organization . . . be required to respond to any such interrogatories . . . until further order of the Court” (emphasis added). Accordingly, EPR also reserves any and all objections that it might have as to the form of this Interrogatory until further order of the Court.

Interrogatory 11:

Please identify all statements by EPR or any of its owners, directors and employees to every state and federal regulatory and/or law enforcement agency concerning variable annuities.

Answer to Interrogatory 11:

Because the only “officers” or “agents” of EPR who could possibly answer this interrogatory on behalf of EPR are “Target Defendants” as defined by Footnote 2 of the Court’s Initial Case Management Order (the “ICMO”), which the Court entered on September 10, 2010 and filed on September 13, 2010 (after it was submitted to the Court jointly by all of the parties on September 8, 2010), EPR hereby declines to respond to this interrogatory subject to Paragraph

5 of the ICMO, which states that “no Target Defendant shall propound interrogatories . . . nor shall any Target Defendant, whether on his own behalf or on behalf of an organization . . . be required to respond to any such interrogatories . . . until further order of the Court”

(emphasis added). Accordingly, EPR also reserves any and all objections that it might have as to the form of this Interrogatory until further order of the Court.

Interrogatory 12:

Please identify all communications EPR had with Plaintiff concerning the Application or Annuity and identify:

- a. All documents concerning such facts;
- b. All individuals with knowledge of such facts.

Answer to Interrogatory 12:

Because the only “officers” or “agents” of EPR who could possibly answer this interrogatory on behalf of EPR are “Target Defendants” as defined by Footnote 2 of the Court’s Initial Case Management Order (the “ICMO”), which the Court entered on September 10, 2010 and filed on September 13, 2010 (after it was submitted to the Court jointly by all of the parties on September 8, 2010), EPR hereby declines to respond to this interrogatory subject to Paragraph 5 of the ICMO, which states that “no Target Defendant shall propound interrogatories . . . nor shall any Target Defendant, whether on his own behalf or on behalf of an organization . . . be required to respond to any such interrogatories . . . until further order of the Court”

(emphasis added). Accordingly, EPR also reserves any and all objections that it might have as to the form of this Interrogatory until further order of the Court.

Interrogatory 13:

Please identify all communications EPR had with Plaintiff since January 1, 2011 identify:

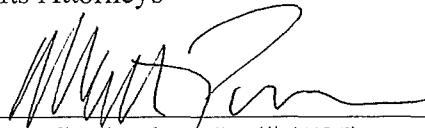
- a. All documents concerning such facts;
- b. All individuals with knowledge of such facts.

Answer to Interrogatory 13:

Because the only “officers” or “agents” of EPR who could possibly answer this interrogatory on behalf of EPR are “Target Defendants” as defined by Footnote 2 of the Court’s Initial Case Management Order (the “ICMO”), which the Court entered on September 10, 2010 and filed on September 13, 2010 (after it was submitted to the Court jointly by all of the parties on September 8, 2010), EPR hereby declines to respond to this interrogatory subject to Paragraph 5 of the ICMO, which states that “no Target Defendant shall propound interrogatories . . . nor shall any Target Defendant, whether on his own behalf or on behalf of an organization . . . be required to respond to any such interrogatories . . . until further order of the Court”

(emphasis added). Accordingly, EPR also reserves any and all objections that it might have as to the form of this Interrogatory until further order of the Court.

ESTATE PLANNING RESOURCES, INC.
By its Attorneys



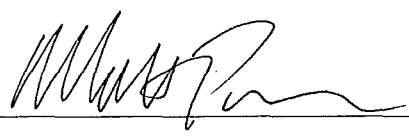
Robert G. Flanders, Jr. (# 1785)
Matthew H. Parker (# 8111)
Hinckley, Allen & Snyder LLP
50 Kennedy Plaza, Suite 1500
Providence, RI 02903
Telephone: (401) 274-2000
Facsimile: (401) 277-9600
Email: rflanders@haslaw.com
mparker@haslaw.com

CERTIFICATE OF SERVICE

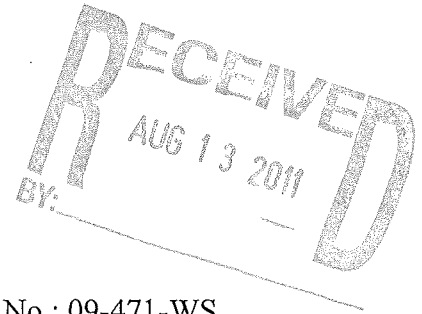
TO:

Brooks R. Magratten, Esq. Michael J. Daly, Esq. David E. Barry, Esq. Pierce Atwood LLP 10 Weybosset Street, Suite 400 Providence, RI 02903	Jeffrey S. Brenner, Esq. Armando E. Batastini, Esq. Nixon Peabody LLP One Citizens Plaza, Suite 500 Providence, RI 02903
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I certify that I mailed a true and accurate copy of the within Answers to First Set of Interrogatories to counsel of record, as set forth above, on August 12, 2011.



UNITED STATES DISTRICT COURT
DISTRICT OF RHODE ISLAND



TRANSAMERICA LIFE INSURANCE
COMPANY,

Plaintiff,

vs.

JOSEPH CARAMADRE, RAYMOUR
RADHAKRISHNAN, ESTATE PLANNING
RESOURCES, INC., ESTELA RODRIGUES,
EDWARD MAGGIACOMO, JR.,
LIFEMARK SECURITIES CORP., and
PATRICK GARVEY,

Defendants.

C.A. No.: 09-471-WS

**DEFENDANT ESTATE PLANNING RESOURCES, INC.'S
ANSWERS TO PLAINTIFF'S FIRST SET OF INTERROGATORIES**

Defendant Estate Planning Resources, Inc. ("EPR" or "Defendant") hereby responds to Plaintiff Transamerica Life Insurance Company's ("Transamerica") First Set of Interrogatories ("Interrogatories") as follows:

Defendant reserves all objections as to the admissibility at trial of any response produced in response to these Interrogatories. Defendant's responses to these Interrogatories do not constitute admissions of any kind including that any Interrogatory is relevant to the subject matter of the pending litigation or reasonably calculated to lead to the discovery of admissible evidence. Defendant reserves the right to object to further inquiry including with regard to any subject matter, and does not concede that the definitions set forth herein are controlling as to any of the ultimate issues. All responses to these Interrogatories are provided for use in this litigation and for no other purpose.

Defendant's responses represent Defendant's knowledge as of the date hereof.

Defendant's own investigation is continuing, however, and Defendant reserves the right to supplement, alter, and/or amend its responses.

OBJECTIONS TO INSTRUCTIONS

A. EPR objects to the following instructions because they seek to impose obligations on EPR beyond those required by the Federal Rules of Civil Procedure and the Local Rules: 2, 3, 6, and 7.

INTERROGATORIES

Interrogatory 1:

Please identify every action EPR took in connection with the Annuity and Application, including:

- a. Steps to identify and/or recruit the Annuitant;
- b. Steps to identify and/or recruit the Owner;
- c. Steps to complete or facilitate the completion of the Application and obtain signatures thereon;
- d. All documents concerning such actions; and
- e. All individuals with knowledge of such actions.

Answer to Interrogatory 1:

Because the only "officers" or "agents" of EPR who could possibly answer this interrogatory on behalf of EPR are "Target Defendants" as defined by Footnote 2 of the Court's Initial Case Management Order (the "ICMO"), which the Court entered on September 10, 2010 and filed on September 13, 2010 (after it was submitted to the Court jointly by all of the parties on September 8, 2010), EPR hereby declines to respond to this interrogatory subject to Paragraph

5 of the ICMO, which states that “no Target Defendant shall propound interrogatories . . . nor shall any Target Defendant, whether on his own behalf or on behalf of an organization . . . be required to respond to any such interrogatories . . . until further order of the Court”

(emphasis added). Accordingly, EPR also reserves any and all objections that it might have as to the form of this Interrogatory until further order of the Court.

Interrogatory 2:

Please identify every communication EPR had with the Annuitant concerning the Annuity and Application and identify:

- a. All documents concerning such communications; and
- b. All witnesses to such communications.

Answer to Interrogatory 2:

Because the only “officers” or “agents” of EPR who could possibly answer this interrogatory on behalf of EPR are “Target Defendants” as defined by Footnote 2 of the Court’s Initial Case Management Order (the “ICMO”), which the Court entered on September 10, 2010 and filed on September 13, 2010 (after it was submitted to the Court jointly by all of the parties on September 8, 2010), EPR hereby declines to respond to this interrogatory subject to Paragraph 5 of the ICMO, which states that “no Target Defendant shall propound interrogatories . . . nor shall any Target Defendant, whether on his own behalf or on behalf of an organization . . . be required to respond to any such interrogatories . . . until further order of the Court”

(emphasis added). Accordingly, EPR also reserves any and all objections that it might have as to the form of this Interrogatory until further order of the Court.

Interrogatory 3:

Please identify every communication EPR had with the Owner concerning the Annuity and Application and identify:

- a. All documents concerning such communications; and
- b. All witnesses to such communications.

Answer to Interrogatory 3:

Because the only “officers” or “agents” of EPR who could possibly answer this interrogatory on behalf of EPR are “Target Defendants” as defined by Footnote 2 of the Court’s Initial Case Management Order (the “ICMO”), which the Court entered on September 10, 2010 and filed on September 13, 2010 (after it was submitted to the Court jointly by all of the parties on September 8, 2010), EPR hereby declines to respond to this interrogatory subject to Paragraph 5 of the ICMO, which states that “no Target Defendant shall propound interrogatories . . . nor shall any Target Defendant, whether on his own behalf or on behalf of an organization . . . be required to respond to any such interrogatories . . . until further order of the Court” (emphasis added). Accordingly, EPR also reserves any and all objections that it might have as to the form of this Interrogatory until further order of the Court.

Interrogatory 4:

Please identify every communication EPR had with the Agent concerning the Annuity and Application and identify:

- a. All documents concerning such communications; and
- b. All witnesses to such communications.

Answer to Interrogatory 4:

Because the only “officers” or “agents” of EPR who could possibly answer this interrogatory on behalf of EPR are “Target Defendants” as defined by Footnote 2 of the Court’s Initial Case Management Order (the “ICMO”), which the Court entered on September 10, 2010 and filed on September 13, 2010 (after it was submitted to the Court jointly by all of the parties on September 8, 2010), EPR hereby declines to respond to this interrogatory subject to Paragraph 5 of the ICMO, which states that “no Target Defendant shall propound interrogatories . . . nor shall any Target Defendant, whether on his own behalf or on behalf of an organization . . . be required to respond to any such interrogatories . . . until further order of the Court” (emphasis added). Accordingly, EPR also reserves any and all objections that it might have as to the form of this Interrogatory until further order of the Court.

Interrogatory 5:

Please identify all payments made to, or by, EPR in connection with the Annuity or Application.

Answer to Interrogatory 5:

Because the only “officers” or “agents” of EPR who could possibly answer this interrogatory on behalf of EPR are “Target Defendants” as defined by Footnote 2 of the Court’s Initial Case Management Order (the “ICMO”), which the Court entered on September 10, 2010 and filed on September 13, 2010 (after it was submitted to the Court jointly by all of the parties on September 8, 2010), EPR hereby declines to respond to this interrogatory subject to Paragraph 5 of the ICMO, which states that “no Target Defendant shall propound interrogatories . . . nor shall any Target Defendant, whether on his own behalf or on behalf of an organization . . . be required to respond to any such interrogatories . . . until further order of the Court”

(emphasis added). Accordingly, EPR also reserves any and all objections that it might have as to the form of this Interrogatory until further order of the Court.

Interrogatory 6:

Please explain EPR's understanding of the health condition of the Annuitant at the time the Application was submitted to Plaintiff:

- a. The basis of such understanding;
- b. All documents concerning such understanding;
- c. All individuals with knowledge of such facts.

Answer to Interrogatory 6:

Because the only "officers" or "agents" of EPR who could possibly answer this interrogatory on behalf of EPR are "Target Defendants" as defined by Footnote 2 of the Court's Initial Case Management Order (the "ICMO"), which the Court entered on September 10, 2010 and filed on September 13, 2010 (after it was submitted to the Court jointly by all of the parties on September 8, 2010), EPR hereby declines to respond to this interrogatory subject to Paragraph 5 of the ICMO, which states that "no Target Defendant shall propound interrogatories . . . nor shall any Target Defendant, whether on his own behalf or on behalf of an organization . . . be required to respond to any such interrogatories . . . until further order of the Court"

(emphasis added). Accordingly, EPR also reserves any and all objections that it might have as to the form of this Interrogatory until further order of the Court.

Interrogatory 7:

Please identify how, why and when the Annuitant was selected or identified as a potential candidate to serve as an annuitant in connection with the Annuity and identify:

- a. All documents concerning such facts;

b. All individuals with knowledge of such facts.

Answer to Interrogatory 7:

Because the only “officers” or “agents” of EPR who could possibly answer this interrogatory on behalf of EPR are “Target Defendants” as defined by Footnote 2 of the Court’s Initial Case Management Order (the “ICMO”), which the Court entered on September 10, 2010 and filed on September 13, 2010 (after it was submitted to the Court jointly by all of the parties on September 8, 2010), EPR hereby declines to respond to this interrogatory subject to Paragraph 5 of the ICMO, which states that “no Target Defendant shall propound interrogatories . . . nor shall any Target Defendant, whether on his own behalf or on behalf of an organization . . . be required to respond to any such interrogatories . . . until further order of the Court” (emphasis added). Accordingly, EPR also reserves any and all objections that it might have as to the form of this Interrogatory until further order of the Court.

Interrogatory 8:

With respect to every interrogatory propounded by any party to this Action, please identify every individual and documents consulted to provide EPR’s response.

Answer to Interrogatory 8:

Because the only “officers” or “agents” of EPR who could possibly answer this interrogatory on behalf of EPR are “Target Defendants” as defined by Footnote 2 of the Court’s Initial Case Management Order (the “ICMO”), which the Court entered on September 10, 2010 and filed on September 13, 2010 (after it was submitted to the Court jointly by all of the parties on September 8, 2010), EPR hereby declines to respond to this interrogatory subject to Paragraph 5 of the ICMO, which states that “no Target Defendant shall propound interrogatories . . . nor shall any Target Defendant, whether on his own behalf or on behalf of an organization . . . be

required to respond to any such interrogatories . . . until further order of the Court”

(emphasis added). Accordingly, EPR also reserves any and all objections that it might have as to the form of this Interrogatory until further order of the Court.

Interrogatory 9:

Please identify all application and marketing materials EPR received from any person concerning Plaintiff’s annuities and identify:

- a. When, why and how EPR obtained such materials;
- b. The person(s) who provided such materials;
- c. All documents concerning such facts;
- d. All individuals with knowledge of such facts.

Answer to Interrogatory 9:

Because the only “officers” or “agents” of EPR who could possibly answer this interrogatory on behalf of EPR are “Target Defendants” as defined by Footnote 2 of the Court’s Initial Case Management Order (the “ICMO”), which the Court entered on September 10, 2010 and filed on September 13, 2010 (after it was submitted to the Court jointly by all of the parties on September 8, 2010), EPR hereby declines to respond to this interrogatory subject to Paragraph 5 of the ICMO, which states that “no Target Defendant shall propound interrogatories . . . nor shall any Target Defendant, whether on his own behalf or on behalf of an organization . . . be required to respond to any such interrogatories . . . until further order of the Court”

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Interrogatory 10:

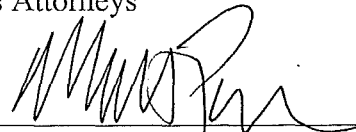
Please identify all communications you had with Plaintiff concerning the Application or Annuity and identify:

- a. All documents concerning such facts;
- b. All individuals with knowledge of such facts.

Answer to Interrogatory 10:

Because the only “officers” or “agents” of EPR who could possibly answer this interrogatory on behalf of EPR are “Target Defendants” as defined by Footnote 2 of the Court’s Initial Case Management Order (the “ICMO”), which the Court entered on September 10, 2010 and filed on September 13, 2010 (after it was submitted to the Court jointly by all of the parties on September 8, 2010), EPR hereby declines to respond to this interrogatory subject to Paragraph 5 of the ICMO, which states that “no Target Defendant shall propound interrogatories . . . nor shall any Target Defendant, whether on his own behalf or on behalf of an organization . . . be required to respond to any such interrogatories . . . until further order of the Court” (emphasis added). Accordingly, EPR also reserves any and all objections that it might have as to the form of this Interrogatory until further order of the Court.

ESTATE PLANNING RESOURCES, INC.
By its Attorneys



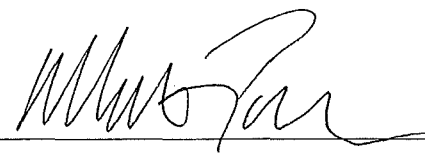
Robert G. Flanders, Jr. (# 1785)
Matthew H. Parker (# 8111)
Hinckley, Allen & Snyder LLP
50 Kennedy Plaza, Suite 1500
Providence, RI 02903
Telephone: (401) 274-2000
Facsimile: (401) 277-9600
Email: rflanders@haslaw.com
mparker@haslaw.com

CERTIFICATE OF SERVICE

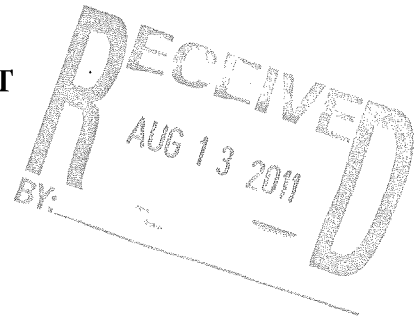
TO:

Brooks R. Magratten, Esq. Michael J. Daly, Esq. David E. Barry, Esq. Pierce Atwood LLP 10 Weybosset Street, Suite 400 Providence, RI 02903	Joseph V. Cavanagh, Jr., Esq. Mary Cavanagh Dunn, Esq. Blish & Cavanagh, LLP 30 Exchange Terrace Providence, RI 02903
Anthony M. Traini, Esq. Anthony M. Traini, P.C. 56 Pine Street Providence, RI 02903	

I certify that I mailed a true and accurate copy of the within Answers to First Set of Interrogatories to counsel of record, as set forth above, on August 12, 2011.



UNITED STATES DISTRICT COURT
DISTRICT OF RHODE ISLAND



WESTERN RESERVE LIFE ASSURANCE
CO. OF OHIO,

Plaintiff,

vs.

JOSEPH CARAMADRE, RAYMOUR
RADHAKRISHNAN, ESTATE PLANNING
RESOURCES, INC., ADM ASSOCIATES,
LLC, EDWARD HANRAHAN, THE
LEADERS GROUP, INC., and CHARLES
BUCKMAN,

Defendants.

C.A. No.: 09-472-WS

**DEFENDANT ESTATE PLANNING RESOURCES, INC.'S
ANSWERS TO PLAINTIFF'S FIRST SET OF INTERROGATORIES**

Defendant Estate Planning Resources, Inc. ("EPR" or "Defendant") hereby responds to Plaintiff Western Reserve Life Assurance Co. of Ohio's ("Western Reserve") First Set of Interrogatories ("Interrogatories") as follows:

Defendant reserves all objections as to the admissibility at trial of any response produced in response to these Interrogatories. Defendant's responses to these Interrogatories do not constitute admissions of any kind including that any Interrogatory is relevant to the subject matter of the pending litigation or reasonably calculated to lead to the discovery of admissible evidence. Defendant reserves the right to object to further inquiry including with regard to any subject matter, and does not concede that the definitions set forth herein are controlling as to any of the ultimate issues. All responses to these Interrogatories are provided for use in this litigation and for no other purpose.

Defendant's responses represent Defendant's knowledge as of the date hereof.

Defendant's own investigation is continuing, however, and Defendant reserves the right to supplement, alter, and/or amend its responses.

OBJECTIONS TO INSTRUCTIONS

A. EPR objects to the following instructions because they seek to impose obligations on EPR beyond those required by the Federal Rules of Civil Procedure and the Local Rules: 2, 3, 6, and 7.

INTERROGATORIES

Interrogatory 1:

Please identify every action EPR took in connection with the Annuity and Application, including:

- a. Steps to identify and/or recruit the Annuitant;
- b. Steps to identify and/or recruit the Owner;
- c. Steps to complete or facilitate the completion of the Application and obtain signatures thereon;
- d. All documents concerning such actions; and
- e. All individuals with knowledge of such actions.

Answer to Interrogatory 1:

Because the only "officers" or "agents" of EPR who could possibly answer this interrogatory on behalf of EPR are "Target Defendants" as defined by Footnote 2 of the Court's Initial Case Management Order (the "ICMO"), which the Court entered on September 10, 2010 and filed on September 13, 2010 (after it was submitted to the Court jointly by all of the parties on September 8, 2010), EPR hereby declines to respond to this interrogatory subject to Paragraph

5 of the ICMO, which states that “no Target Defendant shall propound interrogatories . . . nor shall any Target Defendant, whether on his own behalf or on behalf of an organization . . . be required to respond to any such interrogatories . . . until further order of the Court”

(emphasis added). Accordingly, EPR also reserves any and all objections that it might have as to the form of this Interrogatory until further order of the Court.

Interrogatory 2:

Please identify every communication EPR had with the Annuitant concerning the Annuity and Application and identify:

- a. All documents concerning such communications; and
- b. All witnesses to such communications.

Answer to Interrogatory 2:

Because the only “officers” or “agents” of EPR who could possibly answer this interrogatory on behalf of EPR are “Target Defendants” as defined by Footnote 2 of the Court’s Initial Case Management Order (the “ICMO”), which the Court entered on September 10, 2010 and filed on September 13, 2010 (after it was submitted to the Court jointly by all of the parties on September 8, 2010), EPR hereby declines to respond to this interrogatory subject to Paragraph 5 of the ICMO, which states that “no Target Defendant shall propound interrogatories . . . nor shall any Target Defendant, whether on his own behalf or on behalf of an organization . . . be required to respond to any such interrogatories . . . until further order of the Court”

(emphasis added). Accordingly, EPR also reserves any and all objections that it might have as to the form of this Interrogatory until further order of the Court.

Interrogatory 3:

Please identify every communication EPR had with the Owner concerning the Annuity and Application and identify:

- a. All documents concerning such communications; and
- b. All witnesses to such communications.

Answer to Interrogatory 3:

Because the only “officers” or “agents” of EPR who could possibly answer this interrogatory on behalf of EPR are “Target Defendants” as defined by Footnote 2 of the Court’s Initial Case Management Order (the “ICMO”), which the Court entered on September 10, 2010 and filed on September 13, 2010 (after it was submitted to the Court jointly by all of the parties on September 8, 2010), EPR hereby declines to respond to this interrogatory subject to Paragraph 5 of the ICMO, which states that “no Target Defendant shall propound interrogatories . . . nor shall any Target Defendant, whether on his own behalf or on behalf of an organization . . . be required to respond to any such interrogatories . . . until further order of the Court” (emphasis added). Accordingly, EPR also reserves any and all objections that it might have as to the form of this Interrogatory until further order of the Court.

Interrogatory 4:

Please identify every communication EPR had with the Agent concerning the Annuity and Application and identify:

- a. All documents concerning such communications; and
- b. All witnesses to such communications.

Answer to Interrogatory 4:

Because the only “officers” or “agents” of EPR who could possibly answer this interrogatory on behalf of EPR are “Target Defendants” as defined by Footnote 2 of the Court’s Initial Case Management Order (the “ICMO”), which the Court entered on September 10, 2010 and filed on September 13, 2010 (after it was submitted to the Court jointly by all of the parties on September 8, 2010), EPR hereby declines to respond to this interrogatory subject to Paragraph 5 of the ICMO, which states that “no Target Defendant shall propound interrogatories . . . nor shall any Target Defendant, whether on his own behalf or on behalf of an organization . . . be required to respond to any such interrogatories . . . until further order of the Court” (emphasis added). Accordingly, EPR also reserves any and all objections that it might have as to the form of this Interrogatory until further order of the Court.

Interrogatory 5:

Please identify all payments made to, or by, EPR in connection with the Annuity or Application.

Answer to Interrogatory 5:

Because the only “officers” or “agents” of EPR who could possibly answer this interrogatory on behalf of EPR are “Target Defendants” as defined by Footnote 2 of the Court’s Initial Case Management Order (the “ICMO”), which the Court entered on September 10, 2010 and filed on September 13, 2010 (after it was submitted to the Court jointly by all of the parties on September 8, 2010), EPR hereby declines to respond to this interrogatory subject to Paragraph 5 of the ICMO, which states that “no Target Defendant shall propound interrogatories . . . nor shall any Target Defendant, whether on his own behalf or on behalf of an organization . . . be required to respond to any such interrogatories . . . until further order of the Court”

(emphasis added). Accordingly, EPR also reserves any and all objections that it might have as to the form of this Interrogatory until further order of the Court.

Interrogatory 6:

Please explain EPR's understanding of the health condition of the Annuitant at the time the Application was submitted to Plaintiff:

- a. The basis of such understanding;
- b. All documents concerning such understanding;
- c. All individuals with knowledge of such facts.

Answer to Interrogatory 6:

Because the only "officers" or "agents" of EPR who could possibly answer this interrogatory on behalf of EPR are "Target Defendants" as defined by Footnote 2 of the Court's Initial Case Management Order (the "ICMO"), which the Court entered on September 10, 2010 and filed on September 13, 2010 (after it was submitted to the Court jointly by all of the parties on September 8, 2010), EPR hereby declines to respond to this interrogatory subject to Paragraph 5 of the ICMO, which states that "no Target Defendant shall propound interrogatories . . . nor shall any Target Defendant, whether on his own behalf or on behalf of an organization . . . be required to respond to any such interrogatories . . . until further order of the Court"

(emphasis added). Accordingly, EPR also reserves any and all objections that it might have as to the form of this Interrogatory until further order of the Court.

Interrogatory 7:

Please identify how, why and when the Annuitant was selected or identified as a potential candidate to serve as an annuitant in connection with the Annuity and identify:

- a. All documents concerning such facts;

- b. All individuals with knowledge of such facts.

Answer to Interrogatory 7:

Because the only “officers” or “agents” of EPR who could possibly answer this interrogatory on behalf of EPR are “Target Defendants” as defined by Footnote 2 of the Court’s Initial Case Management Order (the “ICMO”), which the Court entered on September 10, 2010 and filed on September 13, 2010 (after it was submitted to the Court jointly by all of the parties on September 8, 2010), EPR hereby declines to respond to this interrogatory subject to Paragraph 5 of the ICMO, which states that “no Target Defendant shall propound interrogatories . . . nor shall any Target Defendant, whether on his own behalf or on behalf of an organization . . . be required to respond to any such interrogatories . . . until further order of the Court” (emphasis added). Accordingly, EPR also reserves any and all objections that it might have as to the form of this Interrogatory until further order of the Court.

Interrogatory 8:

With respect to every interrogatory propounded by any party to this Action, please identify every individual and documents consulted to provide EPR’s response.

Answer to Interrogatory 8:

Because the only “officers” or “agents” of EPR who could possibly answer this interrogatory on behalf of EPR are “Target Defendants” as defined by Footnote 2 of the Court’s Initial Case Management Order (the “ICMO”), which the Court entered on September 10, 2010 and filed on September 13, 2010 (after it was submitted to the Court jointly by all of the parties on September 8, 2010), EPR hereby declines to respond to this interrogatory subject to Paragraph 5 of the ICMO, which states that “no Target Defendant shall propound interrogatories . . . nor shall any Target Defendant, whether on his own behalf or on behalf of an organization . . . be

required to respond to any such interrogatories . . . until further order of the Court”

(emphasis added). Accordingly, EPR also reserves any and all objections that it might have as to the form of this Interrogatory until further order of the Court.

Interrogatory 9:

Please identify all application and marketing materials EPR received from any person concerning Plaintiff’s annuities and identify:

- a. When, why and how EPR obtained such materials;
- b. The person(s) who provided such materials;
- c. All documents concerning such facts;
- d. All individuals with knowledge of such facts.

Answer to Interrogatory 9:

Because the only “officers” or “agents” of EPR who could possibly answer this interrogatory on behalf of EPR are “Target Defendants” as defined by Footnote 2 of the Court’s Initial Case Management Order (the “ICMO”), which the Court entered on September 10, 2010 and filed on September 13, 2010 (after it was submitted to the Court jointly by all of the parties on September 8, 2010), EPR hereby declines to respond to this interrogatory subject to Paragraph 5 of the ICMO, which states that “no Target Defendant shall propound interrogatories . . . nor shall any Target Defendant, whether on his own behalf or on behalf of an organization . . . be required to respond to any such interrogatories . . . until further order of the Court”

(emphasis added). Accordingly, EPR also reserves any and all objections that it might have as to the form of this Interrogatory until further order of the Court.

Interrogatory 10:

Please identify all communications you had with Plaintiff concerning the Application or Annuity and identify:

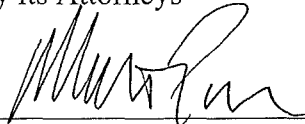
- a. All documents concerning such facts;
- b. All individuals with knowledge of such facts.

Answer to Interrogatory 10:

Because the only “officers” or “agents” of EPR who could possibly answer this interrogatory on behalf of EPR are “Target Defendants” as defined by Footnote 2 of the Court’s Initial Case Management Order (the “ICMO”), which the Court entered on September 10, 2010 and filed on September 13, 2010 (after it was submitted to the Court jointly by all of the parties on September 8, 2010), EPR hereby declines to respond to this interrogatory subject to Paragraph 5 of the ICMO, which states that “no Target Defendant shall propound interrogatories . . . nor shall any Target Defendant, whether on his own behalf or on behalf of an organization . . . be required to respond to any such interrogatories . . . until further order of the Court” (emphasis added). Accordingly, EPR also reserves any and all objections that it might have as to the form of this Interrogatory until further order of the Court.

ESTATE PLANNING RESOURCES, INC.

By its Attorneys



Robert G. Flanders, Jr. (# 1785)

Matthew H. Parker (# 8111)

Hinckley, Allen & Snyder LLP

50 Kennedy Plaza, Suite 1500

Providence, RI 02903

Telephone: (401) 274-2000

Facsimile: (401) 277-9600

Email: rflanders@haslaw.com


mparker@haslaw.com

CERTIFICATE OF SERVICE

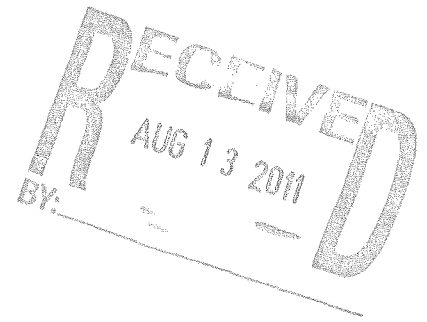
TO:

Brooks R. Magratten, Esq. Michael J. Daly, Esq. David E. Barry, Esq. Pierce Atwood LLP 10 Weybosset Street, Suite 400 Providence, RI 02903	R. Daniel Prentiss, Esq. R. Daniel Prentiss, P.C. One Turks Head Place Suite 380 Providence, RI 02903
John A. MacFadyen, Esq. C. Leonard O'Brien, Esq. MacFadyen, Gescheidt & O'Brien 101 Dyer Street, 3 rd Floor Providence, RI 02903	Deming E. Sherman, Esq. Edwards Angell Palmer & Dodge LLP 2800 Financial Plaza Providence, RI 02903
Douglas J. Friednash, Esq. Greenberg Traurig, LLP The Tabor Center 1200 17 th Street, Suite 2400 Denver, CO 80202	

I certify that I mailed a true and accurate copy of the within Answers to First Set of Interrogatories to counsel of record, as set forth above, on August 12, 2011.



UNITED STATES DISTRICT COURT
DISTRICT OF RHODE ISLAND



WESTERN RESERVE LIFE ASSURANCE
CO. OF OHIO,

Plaintiff,

vs.

JOSEPH CARAMADRE, RAYMOUR
RADHAKRISHNAN, ESTATE PLANNING
RESOURCES, INC., DK LLC, EDWARD
HANRAHAN, THE LEADERS GROUP,
INC., and JASON VEVEIROS,

Defendants.

C.A. No.: 09-473-WS

**DEFENDANT ESTATE PLANNING RESOURCES, INC.'S
ANSWERS TO PLAINTIFF'S FIRST SET OF INTERROGATORIES**

Defendant Estate Planning Resources, Inc. ("EPR" or "Defendant") hereby responds to Plaintiff Western Reserve Life Assurance Co. of Ohio's ("Western Reserve") First Set of Interrogatories ("Interrogatories") as follows:

Defendant reserves all objections as to the admissibility at trial of any response produced in response to these Interrogatories. Defendant's responses to these Interrogatories do not constitute admissions of any kind including that any Interrogatory is relevant to the subject matter of the pending litigation or reasonably calculated to lead to the discovery of admissible evidence. Defendant reserves the right to object to further inquiry including with regard to any subject matter, and does not concede that the definitions set forth herein are controlling as to any of the ultimate issues. All responses to these Interrogatories are provided for use in this litigation and for no other purpose.

Defendant's responses represent Defendant's knowledge as of the date hereof.

Defendant's own investigation is continuing, however, and Defendant reserves the right to supplement, alter, and/or amend its responses.

OBJECTIONS TO INSTRUCTIONS

A. EPR objects to the following instructions because they seek to impose obligations on EPR beyond those required by the Federal Rules of Civil Procedure and the Local Rules: 2, 3, 6, and 7.

INTERROGATORIES

Interrogatory 1:

Please identify every action EPR took in connection with the Annuity and Application, including:

- a. Steps to identify and/or recruit the Annuitant;
- b. Steps to identify and/or recruit the Owner;
- c. Steps to complete or facilitate the completion of the Application and obtain signatures thereon;
- d. All documents concerning such actions; and
- e. All individuals with knowledge of such actions.

Answer to Interrogatory 1:

Because the only "officers" or "agents" of EPR who could possibly answer this interrogatory on behalf of EPR are "Target Defendants" as defined by Footnote 2 of the Court's Initial Case Management Order (the "ICMO"), which the Court entered on September 10, 2010 and filed on September 13, 2010 (after it was submitted to the Court jointly by all of the parties on September 8, 2010), EPR hereby declines to respond to this interrogatory subject to Paragraph

5 of the ICMO, which states that “no Target Defendant shall propound interrogatories . . . nor shall any Target Defendant, whether on his own behalf or on behalf of an organization . . . be required to respond to any such interrogatories . . . until further order of the Court”

(emphasis added). Accordingly, EPR also reserves any and all objections that it might have as to the form of this Interrogatory until further order of the Court.

Interrogatory 2:

Please identify every communication EPR had with the Annuitant concerning the Annuity and Application and identify:

- a. All documents concerning such communications; and
- b. All witnesses to such communications.

Answer to Interrogatory 2:

Because the only “officers” or “agents” of EPR who could possibly answer this interrogatory on behalf of EPR are “Target Defendants” as defined by Footnote 2 of the Court’s Initial Case Management Order (the “ICMO”), which the Court entered on September 10, 2010 and filed on September 13, 2010 (after it was submitted to the Court jointly by all of the parties on September 8, 2010), EPR hereby declines to respond to this interrogatory subject to Paragraph 5 of the ICMO, which states that “no Target Defendant shall propound interrogatories . . . nor shall any Target Defendant, whether on his own behalf or on behalf of an organization . . . be required to respond to any such interrogatories . . . until further order of the Court”

(emphasis added). Accordingly, EPR also reserves any and all objections that it might have as to the form of this Interrogatory until further order of the Court.

Interrogatory 3:

Please identify every communication EPR had with the Owner concerning the Annuity and Application and identify:

- a. All documents concerning such communications; and
- b. All witnesses to such communications.

Answer to Interrogatory 3:

Because the only “officers” or “agents” of EPR who could possibly answer this interrogatory on behalf of EPR are “Target Defendants” as defined by Footnote 2 of the Court’s Initial Case Management Order (the “ICMO”), which the Court entered on September 10, 2010 and filed on September 13, 2010 (after it was submitted to the Court jointly by all of the parties on September 8, 2010), EPR hereby declines to respond to this interrogatory subject to Paragraph 5 of the ICMO, which states that “no Target Defendant shall propound interrogatories . . . nor shall any Target Defendant, whether on his own behalf or on behalf of an organization . . . be required to respond to any such interrogatories . . . until further order of the Court” (emphasis added). Accordingly, EPR also reserves any and all objections that it might have as to the form of this Interrogatory until further order of the Court.

Interrogatory 4:

Please identify every communication EPR had with the Agent concerning the Annuity and Application and identify:

- a. All documents concerning such communications; and
- b. All witnesses to such communications.

Answer to Interrogatory 4:

Because the only “officers” or “agents” of EPR who could possibly answer this interrogatory on behalf of EPR are “Target Defendants” as defined by Footnote 2 of the Court’s Initial Case Management Order (the “ICMO”), which the Court entered on September 10, 2010 and filed on September 13, 2010 (after it was submitted to the Court jointly by all of the parties on September 8, 2010), EPR hereby declines to respond to this interrogatory subject to Paragraph 5 of the ICMO, which states that “no Target Defendant shall propound interrogatories . . . nor shall any Target Defendant, whether on his own behalf or on behalf of an organization . . . be required to respond to any such interrogatories . . . until further order of the Court” (emphasis added). Accordingly, EPR also reserves any and all objections that it might have as to the form of this Interrogatory until further order of the Court.

Interrogatory 5:

Please identify all payments made to, or by, EPR in connection with the Annuity or Application.

Answer to Interrogatory 5:

Because the only “officers” or “agents” of EPR who could possibly answer this interrogatory on behalf of EPR are “Target Defendants” as defined by Footnote 2 of the Court’s Initial Case Management Order (the “ICMO”), which the Court entered on September 10, 2010 and filed on September 13, 2010 (after it was submitted to the Court jointly by all of the parties on September 8, 2010), EPR hereby declines to respond to this interrogatory subject to Paragraph 5 of the ICMO, which states that “no Target Defendant shall propound interrogatories . . . nor shall any Target Defendant, whether on his own behalf or on behalf of an organization . . . be required to respond to any such interrogatories . . . until further order of the Court”

(emphasis added). Accordingly, EPR also reserves any and all objections that it might have as to the form of this Interrogatory until further order of the Court.

Interrogatory 6:

Please explain EPR's understanding of the health condition of the Annuitant at the time the Application was submitted to Plaintiff:

- a. The basis of such understanding;
- b. All documents concerning such understanding;
- c. All individuals with knowledge of such facts.

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Please identify how, why and when the Annuitant was selected or identified as a potential candidate to serve as an annuitant in connection with the Annuity and identify:

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With respect to every interrogatory propounded by any party to this Action, please identify every individual and documents consulted to provide EPR’s response.

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required to respond to any such interrogatories . . . until further order of the Court”

(emphasis added). Accordingly, EPR also reserves any and all objections that it might have as to the form of this Interrogatory until further order of the Court.

Interrogatory 9:

Please identify all application and marketing materials EPR received from any person concerning Plaintiff’s annuities and identify:

- a. When, why and how EPR obtained such materials;
- b. The person(s) who provided such materials;
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Answer to Interrogatory 9:

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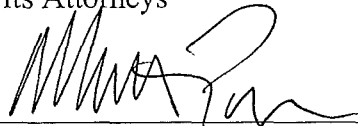
Please identify all communications you had with Plaintiff concerning the Application or Annuity and identify:

- a. All documents concerning such facts;
- b. All individuals with knowledge of such facts.

Answer to Interrogatory 10:

Because the only “officers” or “agents” of EPR who could possibly answer this interrogatory on behalf of EPR are “Target Defendants” as defined by Footnote 2 of the Court’s Initial Case Management Order (the “ICMO”), which the Court entered on September 10, 2010 and filed on September 13, 2010 (after it was submitted to the Court jointly by all of the parties on September 8, 2010), EPR hereby declines to respond to this interrogatory subject to Paragraph 5 of the ICMO, which states that “no Target Defendant shall propound interrogatories . . . nor shall any Target Defendant, whether on his own behalf or on behalf of an organization . . . be required to respond to any such interrogatories . . . until further order of the Court” (emphasis added). Accordingly, EPR also reserves any and all objections that it might have as to the form of this Interrogatory until further order of the Court.

ESTATE PLANNING RESOURCES, INC.
By its Attorneys



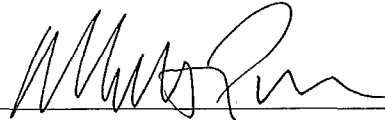
Robert G. Flanders, Jr. (# 1785)
Matthew H. Parker (# 8111)
Hinckley, Allen & Snyder LLP
50 Kennedy Plaza, Suite 1500
Providence, RI 02903
Telephone: (401) 274-2000
Facsimile: (401) 277-9600
Email: rflanders@haslaw.com
mparker@haslaw.com

CERTIFICATE OF SERVICE

TO:

Brooks R. Magratten, Esq. Michael J. Daly, Esq. David E. Barry, Esq. Pierce Atwood LLP 10 Weybosset Street, Suite 400 Providence, RI 02903	R. Daniel Prentiss, Esq. R. Daniel Prentiss, P.C. One Turks Head Place Suite 380 Providence, RI 02903
John A. MacFadyen, Esq. C. Leonard O'Brien, Esq. MacFadyen, Gescheidt & O'Brien 101 Dyer Street, 3 rd Floor Providence, RI 02903	Deming E. Sherman, Esq. Edwards Angell Palmer & Dodge LLP 2800 Financial Plaza Providence, RI 02903
Douglas J. Friednash, Esq. Greenberg Traurig, LLP The Tabor Center 1200 17 th Street, Suite 2400 Denver, CO 80202	

I certify that I mailed a true and accurate copy of the within Answers to First Set of Interrogatories to counsel of record, as set forth above, on August 12, 2011.



UNITED STATES DISTRICT COURT
DISTRICT OF RHODE ISLAND



WESTERN RESERVE LIFE ASSURANCE
CO. OF OHIO,

Plaintiff,

vs.

JOSEPH CARAMADRE, RAYMOUR
RADHAKRISHNAN, ESTATE PLANNING
RESOURCES, INC., NATCO PRODUCTS
CORP., EDWARD HANRAHAN, and THE
LEADERS GROUP, INC.,

Defendants.

C.A. No.: 09-502-WS

**DEFENDANT ESTATE PLANNING RESOURCES, INC.'S
ANSWERS TO PLAINTIFF'S FIRST SET OF INTERROGATORIES**

Defendant Estate Planning Resources, Inc. ("EPR" or "Defendant") hereby responds to Plaintiff Western Reserve Life Assurance Co. of Ohio's ("Western Reserve") First Set of Interrogatories ("Interrogatories") as follows:

Defendant reserves all objections as to the admissibility at trial of any response produced in response to these Interrogatories. Defendant's responses to these Interrogatories do not constitute admissions of any kind including that any Interrogatory is relevant to the subject matter of the pending litigation or reasonably calculated to lead to the discovery of admissible evidence. Defendant reserves the right to object to further inquiry including with regard to any subject matter, and does not concede that the definitions set forth herein are controlling as to any of the ultimate issues. All responses to these Interrogatories are provided for use in this litigation and for no other purpose.

Defendant's responses represent Defendant's knowledge as of the date hereof.

Defendant's own investigation is continuing, however, and Defendant reserves the right to supplement, alter, and/or amend its responses.

OBJECTIONS TO INSTRUCTIONS

A. EPR objects to the following instructions because they seek to impose obligations on EPR beyond those required by the Federal Rules of Civil Procedure and the Local Rules: 2, 3, 6, and 7.

INTERROGATORIES

Interrogatory 1:

Please identify every action EPR took in connection with the Annuity and Application, including:

- a. Steps to identify and/or recruit the Annuitant;
- b. Steps to identify and/or recruit the Owner;
- c. Steps to complete or facilitate the completion of the Application and obtain signatures thereon;
- d. All documents concerning such actions; and
- e. All individuals with knowledge of such actions.

Answer to Interrogatory 1:

Because the only "officers" or "agents" of EPR who could possibly answer this interrogatory on behalf of EPR are "Target Defendants" as defined by Footnote 2 of the Court's Initial Case Management Order (the "ICMO"), which the Court entered on September 10, 2010 and filed on September 13, 2010 (after it was submitted to the Court jointly by all of the parties on September 8, 2010), EPR hereby declines to respond to this interrogatory subject to Paragraph

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Interrogatory 2:

Please identify every communication EPR had with the Annuitant concerning the Annuity and Application and identify:

- a. All documents concerning such communications; and
- b. All witnesses to such communications.

Answer to Interrogatory 2:

Because the only “officers” or “agents” of EPR who could possibly answer this interrogatory on behalf of EPR are “Target Defendants” as defined by Footnote 2 of the Court’s Initial Case Management Order (the “ICMO”), which the Court entered on September 10, 2010 and filed on September 13, 2010 (after it was submitted to the Court jointly by all of the parties on September 8, 2010), EPR hereby declines to respond to this interrogatory subject to Paragraph 5 of the ICMO, which states that “no Target Defendant shall propound interrogatories . . . nor shall any Target Defendant, whether on his own behalf or on behalf of an organization . . . be required to respond to any such interrogatories . . . until further order of the Court”

(emphasis added). Accordingly, EPR also reserves any and all objections that it might have as to the form of this Interrogatory until further order of the Court.

Interrogatory 3:

Please identify every communication EPR had with the Owner concerning the Annuity and Application and identify:

- a. All documents concerning such communications; and
- b. All witnesses to such communications.

Answer to Interrogatory 3:

Because the only “officers” or “agents” of EPR who could possibly answer this interrogatory on behalf of EPR are “Target Defendants” as defined by Footnote 2 of the Court’s Initial Case Management Order (the “ICMO”), which the Court entered on September 10, 2010 and filed on September 13, 2010 (after it was submitted to the Court jointly by all of the parties on September 8, 2010), EPR hereby declines to respond to this interrogatory subject to Paragraph 5 of the ICMO, which states that “no Target Defendant shall propound interrogatories . . . nor shall any Target Defendant, whether on his own behalf or on behalf of an organization . . . be required to respond to any such interrogatories . . . until further order of the Court”

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Interrogatory 4:

Please identify every communication EPR had with the Agent concerning the Annuity and Application and identify:

- a. All documents concerning such communications; and
- b. All witnesses to such communications.

Answer to Interrogatory 4:

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Interrogatory 5:

Please identify all payments made to, or by, EPR in connection with the Annuity or Application.

Answer to Interrogatory 5:

Because the only “officers” or “agents” of EPR who could possibly answer this interrogatory on behalf of EPR are “Target Defendants” as defined by Footnote 2 of the Court’s Initial Case Management Order (the “ICMO”), which the Court entered on September 10, 2010 and filed on September 13, 2010 (after it was submitted to the Court jointly by all of the parties on September 8, 2010), EPR hereby declines to respond to this interrogatory subject to Paragraph 5 of the ICMO, which states that “no Target Defendant shall propound interrogatories . . . nor shall any Target Defendant, whether on his own behalf or on behalf of an organization . . . be required to respond to any such interrogatories . . . until further order of the Court”

(emphasis added). Accordingly, EPR also reserves any and all objections that it might have as to the form of this Interrogatory until further order of the Court.

Interrogatory 6:

Please explain EPR's understanding of the health condition of the Annuitant at the time the Application was submitted to Plaintiff:

- a. The basis of such understanding;
- b. All documents concerning such understanding;
- c. All individuals with knowledge of such facts.

Answer to Interrogatory 6:

Because the only "officers" or "agents" of EPR who could possibly answer this interrogatory on behalf of EPR are "Target Defendants" as defined by Footnote 2 of the Court's Initial Case Management Order (the "ICMO"), which the Court entered on September 10, 2010 and filed on September 13, 2010 (after it was submitted to the Court jointly by all of the parties on September 8, 2010), EPR hereby declines to respond to this interrogatory subject to Paragraph 5 of the ICMO, which states that "no Target Defendant shall propound interrogatories . . . nor shall any Target Defendant, whether on his own behalf or on behalf of an organization . . . be required to respond to any such interrogatories . . . until further order of the Court"

(emphasis added). Accordingly, EPR also reserves any and all objections that it might have as to the form of this Interrogatory until further order of the Court.

Interrogatory 7:

Please identify how, why and when the Annuitant was selected or identified as a potential candidate to serve as an annuitant in connection with the Annuity and identify:

- a. All documents concerning such facts;

b. All individuals with knowledge of such facts.

Answer to Interrogatory 7:

Because the only “officers” or “agents” of EPR who could possibly answer this interrogatory on behalf of EPR are “Target Defendants” as defined by Footnote 2 of the Court’s Initial Case Management Order (the “ICMO”), which the Court entered on September 10, 2010 and filed on September 13, 2010 (after it was submitted to the Court jointly by all of the parties on September 8, 2010), EPR hereby declines to respond to this interrogatory subject to Paragraph 5 of the ICMO, which states that “no Target Defendant shall propound interrogatories . . . nor shall any Target Defendant, whether on his own behalf or on behalf of an organization . . . be required to respond to any such interrogatories . . . until further order of the Court” (emphasis added). Accordingly, EPR also reserves any and all objections that it might have as to the form of this Interrogatory until further order of the Court.

Interrogatory 8:

With respect to every interrogatory propounded by any party to this Action, please identify every individual and documents consulted to provide EPR’s response.

Answer to Interrogatory 8:

Because the only “officers” or “agents” of EPR who could possibly answer this interrogatory on behalf of EPR are “Target Defendants” as defined by Footnote 2 of the Court’s Initial Case Management Order (the “ICMO”), which the Court entered on September 10, 2010 and filed on September 13, 2010 (after it was submitted to the Court jointly by all of the parties on September 8, 2010), EPR hereby declines to respond to this interrogatory subject to Paragraph 5 of the ICMO, which states that “no Target Defendant shall propound interrogatories . . . nor shall any Target Defendant, whether on his own behalf or on behalf of an organization . . . be

required to respond to any such interrogatories . . . until further order of the Court”

(emphasis added). Accordingly, EPR also reserves any and all objections that it might have as to the form of this Interrogatory until further order of the Court.

Interrogatory 9:

Please identify all application and marketing materials EPR received from any person concerning Plaintiff’s annuities and identify:

- a. When, why and how EPR obtained such materials;
- b. The person(s) who provided such materials;
- c. All documents concerning such facts;
- d. All individuals with knowledge of such facts.

Answer to Interrogatory 9:

Because the only “officers” or “agents” of EPR who could possibly answer this interrogatory on behalf of EPR are “Target Defendants” as defined by Footnote 2 of the Court’s Initial Case Management Order (the “ICMO”), which the Court entered on September 10, 2010 and filed on September 13, 2010 (after it was submitted to the Court jointly by all of the parties on September 8, 2010), EPR hereby declines to respond to this interrogatory subject to Paragraph 5 of the ICMO, which states that “no Target Defendant shall propound interrogatories . . . nor shall any Target Defendant, whether on his own behalf or on behalf of an organization . . . be required to respond to any such interrogatories . . . until further order of the Court”

(emphasis added). Accordingly, EPR also reserves any and all objections that it might have as to the form of this Interrogatory until further order of the Court.

Interrogatory 10:

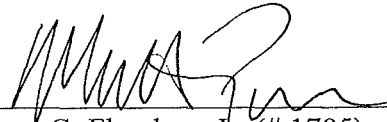
Please identify all communications you had with Plaintiff concerning the Application or Annuity and identify:

- a. All documents concerning such facts;
- b. All individuals with knowledge of such facts.

Answer to Interrogatory 10:

Because the only “officers” or “agents” of EPR who could possibly answer this interrogatory on behalf of EPR are “Target Defendants” as defined by Footnote 2 of the Court’s Initial Case Management Order (the “ICMO”), which the Court entered on September 10, 2010 and filed on September 13, 2010 (after it was submitted to the Court jointly by all of the parties on September 8, 2010), EPR hereby declines to respond to this interrogatory subject to Paragraph 5 of the ICMO, which states that “no Target Defendant shall propound interrogatories . . . nor shall any Target Defendant, whether on his own behalf or on behalf of an organization . . . be required to respond to any such interrogatories . . . until further order of the Court” (emphasis added). Accordingly, EPR also reserves any and all objections that it might have as to the form of this Interrogatory until further order of the Court.

ESTATE PLANNING RESOURCES, INC.
By its Attorneys



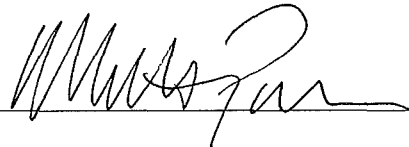
Robert G. Flanders, Jr. (# 1785)
Matthew H. Parker (# 8111)
Hinckley, Allen & Snyder LLP
50 Kennedy Plaza, Suite 1500
Providence, RI 02903
Telephone: (401) 274-2000
Facsimile: (401) 277-9600
Email: rflanders@haslaw.com
mparker@haslaw.com

CERTIFICATE OF SERVICE

TO:

Brooks R. Magratten, Esq. Michael J. Daly, Esq. David E. Barry, Esq. Pierce Atwood LLP 10 Weybosset Street, Suite 400 Providence, RI 02903	R. Daniel Prentiss, Esq. R. Daniel Prentiss, P.C. One Turks Head Place Suite 380 Providence, RI 02903
John A. MacFadyen, Esq. C. Leonard O'Brien, Esq. MacFadyen, Gescheidt & O'Brien 101 Dyer Street, 3 rd Floor Providence, RI 02903	Deming E. Sherman, Esq. Edwards Angell Palmer & Dodge LLP 2800 Financial Plaza Providence, RI 02903
Douglas J. Friednash, Esq. Greenberg Traurig, LLP The Tabor Center 1200 17 th Street, Suite 2400 Denver, CO 80202	

I certify that I mailed a true and accurate copy of the within Answers to First Set of Interrogatories to counsel of record, as set forth above, on August 12, 2011.



UNITED STATES DISTRICT COURT
DISTRICT OF RHODE ISLAND

TRANSAMERICA LIFE INSURANCE
COMPANY,

Plaintiff,

vs.

LIFEMARK SECURITIES CORP., JOSEPH
CARAMADRE, RAYMOUR
RADHAKRISHNAN, ESTATE PLANNING
RESOURCES, INC. and EDWARD
MAGGIACOMO, JR.,

Defendants.

C.A. No. 09-549-WS

**DEFENDANT ESTATE PLANNING RESOURCES, INC.'S
ANSWERS TO PLAINTIFF'S FIRST SET OF INTERROGATORIES**

Defendant Estate Planning Resources, Inc. ("EPR" or "Defendant") hereby responds to Plaintiff Transamerica Life Insurance Company's ("Transamerica") First Set of Interrogatories ("Interrogatories") as follows:

Defendant reserves all objections as to the admissibility at trial of any response produced in response to these Interrogatories. Defendant's responses to these Interrogatories do not constitute admissions of any kind including that any Interrogatory is relevant to the subject matter of the pending litigation or reasonably calculated to lead to the discovery of admissible evidence. Defendant reserves the right to object to further inquiry including with regard to any subject matter, and does not concede that the definitions set forth herein are controlling as to any of the ultimate issues. All responses to these Interrogatories are provided for use in this litigation and for no other purpose.

Defendant's responses represent Defendant's knowledge as of the date hereof.

Defendant's own investigation is continuing, however, and Defendant reserves the right to supplement, alter, and/or amend its responses.

OBJECTIONS TO INSTRUCTIONS

A. EPR objects to the following instructions because they seek to impose obligations on EPR beyond those required by the Federal Rules of Civil Procedure and the Local Rules: 2, 3, 6, and 7.

INTERROGATORIES

Interrogatory 1:

Please identify every action EPR took in connection with the Annuity and Application, including:

- a. Steps to identify and/or recruit each Annuitant;
- b. Steps to identify and/or recruit each Owner;
- c. Steps to complete or facilitate the completion of each Application and obtain signatures thereon;
- d. All documents concerning such actions; and
- e. All individuals with knowledge of such actions.

Answer to Interrogatory 1:

Because the only "officers" or "agents" of EPR who could possibly answer this interrogatory on behalf of EPR are "Target Defendants" as defined by Footnote 2 of the Court's Initial Case Management Order (the "ICMO"), which the Court entered on September 10, 2010 and filed on September 13, 2010 (after it was submitted to the Court jointly by all of the parties on September 8, 2010), EPR hereby declines to respond to this interrogatory subject to Paragraph

5 of the ICMO, which states that “no Target Defendant shall propound interrogatories . . . nor shall any Target Defendant, whether on his own behalf or on behalf of an organization . . . be required to respond to any such interrogatories . . . until further order of the Court”

(emphasis added). Accordingly, EPR also reserves any and all objections that it might have as to the form of this Interrogatory until further order of the Court.

Interrogatory 2:

Please identify every communication EPR had with every Annuitant concerning every Annuity and identify:

- a. All documents concerning such communications; and
- b. All witnesses to such communications.

Answer to Interrogatory 2:

Because the only “officers” or “agents” of EPR who could possibly answer this interrogatory on behalf of EPR are “Target Defendants” as defined by Footnote 2 of the Court’s Initial Case Management Order (the “ICMO”), which the Court entered on September 10, 2010 and filed on September 13, 2010 (after it was submitted to the Court jointly by all of the parties on September 8, 2010), EPR hereby declines to respond to this interrogatory subject to Paragraph 5 of the ICMO, which states that “no Target Defendant shall propound interrogatories . . . nor shall any Target Defendant, whether on his own behalf or on behalf of an organization . . . be required to respond to any such interrogatories . . . until further order of the Court”

(emphasis added). Accordingly, EPR also reserves any and all objections that it might have as to the form of this Interrogatory until further order of the Court.

Interrogatory 3:

Please identify every communication EPR had with every Owner concerning every Annuity and identify:

- a. All documents concerning such communications; and
- b. All witnesses to such communications.

Answer to Interrogatory 3:

Because the only “officers” or “agents” of EPR who could possibly answer this interrogatory on behalf of EPR are “Target Defendants” as defined by Footnote 2 of the Court’s Initial Case Management Order (the “ICMO”), which the Court entered on September 10, 2010 and filed on September 13, 2010 (after it was submitted to the Court jointly by all of the parties on September 8, 2010), EPR hereby declines to respond to this interrogatory subject to Paragraph 5 of the ICMO, which states that “no Target Defendant shall propound interrogatories . . . nor shall any Target Defendant, whether on his own behalf or on behalf of an organization . . . be required to respond to any such interrogatories . . . until further order of the Court” (emphasis added). Accordingly, EPR also reserves any and all objections that it might have as to the form of this Interrogatory until further order of the Court.

Interrogatory 4:

Please identify every communication EPR had with the Agent concerning every Annuity and Application and identify:

- a. All documents concerning such communications; and
- b. All witnesses to such communications.

Answer to Interrogatory 4:

Because the only “officers” or “agents” of EPR who could possibly answer this interrogatory on behalf of EPR are “Target Defendants” as defined by Footnote 2 of the Court’s Initial Case Management Order (the “ICMO”), which the Court entered on September 10, 2010 and filed on September 13, 2010 (after it was submitted to the Court jointly by all of the parties on September 8, 2010), EPR hereby declines to respond to this interrogatory subject to Paragraph 5 of the ICMO, which states that “no Target Defendant shall propound interrogatories . . . nor shall any Target Defendant, whether on his own behalf or on behalf of an organization . . . be required to respond to any such interrogatories . . . until further order of the Court” (emphasis added). Accordingly, EPR also reserves any and all objections that it might have as to the form of this Interrogatory until further order of the Court.

Interrogatory 5:

Please identify all payments made to, or by, EPR in connection with every Annuity or Application.

Answer to Interrogatory 5:

Because the only “officers” or “agents” of EPR who could possibly answer this interrogatory on behalf of EPR are “Target Defendants” as defined by Footnote 2 of the Court’s Initial Case Management Order (the “ICMO”), which the Court entered on September 10, 2010 and filed on September 13, 2010 (after it was submitted to the Court jointly by all of the parties on September 8, 2010), EPR hereby declines to respond to this interrogatory subject to Paragraph 5 of the ICMO, which states that “no Target Defendant shall propound interrogatories . . . nor shall any Target Defendant, whether on his own behalf or on behalf of an organization . . . be required to respond to any such interrogatories . . . until further order of the Court”

(emphasis added). Accordingly, EPR also reserves any and all objections that it might have as to the form of this Interrogatory until further order of the Court.

Interrogatory 6:

Please explain EPR's understanding of the health condition of each Annuitant at the time the Applications were submitted to Plaintiff:

- a. The basis of such understanding;
- b. All documents concerning such understanding;
- c. All individuals with knowledge of such facts.

Answer to Interrogatory 6:

Because the only "officers" or "agents" of EPR who could possibly answer this interrogatory on behalf of EPR are "Target Defendants" as defined by Footnote 2 of the Court's Initial Case Management Order (the "ICMO"), which the Court entered on September 10, 2010 and filed on September 13, 2010 (after it was submitted to the Court jointly by all of the parties on September 8, 2010), EPR hereby declines to respond to this interrogatory subject to Paragraph 5 of the ICMO, which states that "no Target Defendant shall propound interrogatories . . . nor shall any Target Defendant, whether on his own behalf or on behalf of an organization . . . be required to respond to any such interrogatories . . . until further order of the Court"

(emphasis added). Accordingly, EPR also reserves any and all objections that it might have as to the form of this Interrogatory until further order of the Court.

Interrogatory 7:

Please identify how, why and when each Annuitant was selected or identified as a potential candidate to serve as an annuitant in connection with each Annuity and identify:

- a. All documents concerning such facts;

b. All individuals with knowledge of such facts.

Answer to Interrogatory 7:

Because the only “officers” or “agents” of EPR who could possibly answer this interrogatory on behalf of EPR are “Target Defendants” as defined by Footnote 2 of the Court’s Initial Case Management Order (the “ICMO”), which the Court entered on September 10, 2010 and filed on September 13, 2010 (after it was submitted to the Court jointly by all of the parties on September 8, 2010), EPR hereby declines to respond to this interrogatory subject to Paragraph 5 of the ICMO, which states that “no Target Defendant shall propound interrogatories . . . nor shall any Target Defendant, whether on his own behalf or on behalf of an organization . . . be required to respond to any such interrogatories . . . until further order of the Court” (emphasis added). Accordingly, EPR also reserves any and all objections that it might have as to the form of this Interrogatory until further order of the Court.

Interrogatory 8:

With respect to every interrogatory propounded by any party to this Action, please identify every individual and documents consulted to provide EPR’s response.

Answer to Interrogatory 8:

Because the only “officers” or “agents” of EPR who could possibly answer this interrogatory on behalf of EPR are “Target Defendants” as defined by Footnote 2 of the Court’s Initial Case Management Order (the “ICMO”), which the Court entered on September 10, 2010 and filed on September 13, 2010 (after it was submitted to the Court jointly by all of the parties on September 8, 2010), EPR hereby declines to respond to this interrogatory subject to Paragraph 5 of the ICMO, which states that “no Target Defendant shall propound interrogatories . . . nor shall any Target Defendant, whether on his own behalf or on behalf of an organization . . . be

required to respond to any such interrogatories . . . until further order of the Court”

(emphasis added). Accordingly, EPR also reserves any and all objections that it might have as to the form of this Interrogatory until further order of the Court.

Interrogatory 9:

Please identify all application and marketing materials EPR received from any person concerning Plaintiff’s annuities and identify:

- a. When, why and how EPR obtained such materials;
- b. The person(s) who provided such materials;
- c. All documents concerning such facts;
- d. All individuals with knowledge of such facts.

Answer to Interrogatory 9:

Because the only “officers” or “agents” of EPR who could possibly answer this interrogatory on behalf of EPR are “Target Defendants” as defined by Footnote 2 of the Court’s Initial Case Management Order (the “ICMO”), which the Court entered on September 10, 2010 and filed on September 13, 2010 (after it was submitted to the Court jointly by all of the parties on September 8, 2010), EPR hereby declines to respond to this interrogatory subject to Paragraph 5 of the ICMO, which states that “no Target Defendant shall propound interrogatories . . . nor shall any Target Defendant, whether on his own behalf or on behalf of an organization . . . be required to respond to any such interrogatories . . . until further order of the Court”

(emphasis added). Accordingly, EPR also reserves any and all objections that it might have as to the form of this Interrogatory until further order of the Court.

Interrogatory 10:

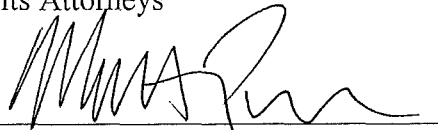
Please identify all communications you had with Plaintiff concerning each Application or Annuity and identify:

- a. All documents concerning such facts;
- b. All individuals with knowledge of such facts.

Answer to Interrogatory 10:

Because the only “officers” or “agents” of EPR who could possibly answer this interrogatory on behalf of EPR are “Target Defendants” as defined by Footnote 2 of the Court’s Initial Case Management Order (the “ICMO”), which the Court entered on September 10, 2010 and filed on September 13, 2010 (after it was submitted to the Court jointly by all of the parties on September 8, 2010), EPR hereby declines to respond to this interrogatory subject to Paragraph 5 of the ICMO, which states that “no Target Defendant shall propound interrogatories . . . nor shall any Target Defendant, whether on his own behalf or on behalf of an organization . . . be required to respond to any such interrogatories . . . until further order of the Court” (emphasis added). Accordingly, EPR also reserves any and all objections that it might have as to the form of this Interrogatory until further order of the Court.

ESTATE PLANNING RESOURCES, INC.
By its Attorneys



Robert G. Flanders, Jr. (# 1785)
Matthew H. Parker (# 8111)
Hinckley, Allen & Snyder LLP
50 Kennedy Plaza, Suite 1500
Providence, RI 02903
Telephone: (401) 274-2000
Facsimile: (401) 277-9600
Email: rflanders@haslaw.com
mparker@haslaw.com

CERTIFICATE OF SERVICE

TO:

Brooks R. Magratten, Esq. Michael J. Daly, Esq. David E. Barry, Esq. Pierce Atwood LLP 10 Weybosset Street, Suite 400 Providence, RI 02903	Joseph V. Cavanagh, Jr., Esq. Mary Cavanagh Dunn, Esq. Blish & Cavanagh, LLP 30 Exchange Terrace Providence, RI 02903
Anthony M. Traini, Esq. Anthony M. Traini, P.C. 56 Pine Street Providence, RI 02903	

I certify that I mailed a true and accurate copy of the within Answers to First Set of Interrogatories to counsel of record, as set forth above, on August 12, 2011.



UNITED STATES DISTRICT COURT
DISTRICT OF RHODE ISLAND

WESTERN RESERVE LIFE ASSURANCE
COMPANY OF OHIO,

Plaintiff,

vs.

JOSEPH CARAMADRE, RAYMOUR
RADHAKRISHNAN, ESTATE PLANNING
RESOURCES, INC., HARRISON CONDIT,
and FORTUNE FINANCIAL SERVICES,
INC.,

Defendants.

C.A. No. 09-564-WS

**DEFENDANT ESTATE PLANNING RESOURCES, INC.'S
ANSWERS TO PLAINTIFF'S FIRST SET OF INTERROGATORIES**

Defendant Estate Planning Resources, Inc. ("EPR" or "Defendant") hereby responds to Plaintiff Western Reserve Life Assurance Co. of Ohio's ("Western Reserve") First Set of Interrogatories ("Interrogatories") as follows:

Defendant reserves all objections as to the admissibility at trial of any response produced in response to these Interrogatories. Defendant's responses to these Interrogatories do not constitute admissions of any kind including that any Interrogatory is relevant to the subject matter of the pending litigation or reasonably calculated to lead to the discovery of admissible evidence. Defendant reserves the right to object to further inquiry including with regard to any subject matter, and does not concede that the definitions set forth herein are controlling as to any of the ultimate issues. All responses to these Interrogatories are provided for use in this litigation and for no other purpose.

Defendant's responses represent Defendant's knowledge as of the date hereof.

Defendant's own investigation is continuing, however, and Defendant reserves the right to supplement, alter, and/or amend its responses.

OBJECTIONS TO INSTRUCTIONS

A. EPR objects to the following instructions because they seek to impose obligations on EPR beyond those required by the Federal Rules of Civil Procedure and the Local Rules: 2, 3, 6, and 7.

INTERROGATORIES

Interrogatory 1:

Please identify every action EPR took in connection with each Annuity and Application, including:

- a. Steps to identify and/or recruit each Annuitant;
- b. Steps to identify and/or recruit each Owner;
- c. Steps to complete or facilitate the completion of each Application and obtain signatures thereon;
- d. All documents concerning such actions; and
- e. All individuals with knowledge of such actions.

Answer to Interrogatory 1:

Because the only "officers" or "agents" of EPR who could possibly answer this interrogatory on behalf of EPR are "Target Defendants" as defined by Footnote 2 of the Court's Initial Case Management Order (the "ICMO"), which the Court entered on September 10, 2010 and filed on September 13, 2010 (after it was submitted to the Court jointly by all of the parties on September 8, 2010), EPR hereby declines to respond to this interrogatory subject to Paragraph

5 of the ICMO, which states that “no Target Defendant shall propound interrogatories . . . nor shall any Target Defendant, whether on his own behalf or on behalf of an organization . . . be required to respond to any such interrogatories . . . until further order of the Court”

(emphasis added). Accordingly, EPR also reserves any and all objections that it might have as to the form of this Interrogatory until further order of the Court.

Interrogatory 2:

Please identify every communication EPR had with every Annuitant concerning every Annuity and identify:

- a. All documents concerning such communications; and
- b. All witnesses to such communications.

Answer to Interrogatory 2:

Because the only “officers” or “agents” of EPR who could possibly answer this interrogatory on behalf of EPR are “Target Defendants” as defined by Footnote 2 of the Court’s Initial Case Management Order (the “ICMO”), which the Court entered on September 10, 2010 and filed on September 13, 2010 (after it was submitted to the Court jointly by all of the parties on September 8, 2010), EPR hereby declines to respond to this interrogatory subject to Paragraph 5 of the ICMO, which states that “no Target Defendant shall propound interrogatories . . . nor shall any Target Defendant, whether on his own behalf or on behalf of an organization . . . be required to respond to any such interrogatories . . . until further order of the Court”

(emphasis added). Accordingly, EPR also reserves any and all objections that it might have as to the form of this Interrogatory until further order of the Court.

Interrogatory 3:

Please identify every communication EPR had with every Owner concerning every Annuity and identify:

- a. All documents concerning such communications; and
- b. All witnesses to such communications.

Answer to Interrogatory 3:

Because the only “officers” or “agents” of EPR who could possibly answer this interrogatory on behalf of EPR are “Target Defendants” as defined by Footnote 2 of the Court’s Initial Case Management Order (the “ICMO”), which the Court entered on September 10, 2010 and filed on September 13, 2010 (after it was submitted to the Court jointly by all of the parties on September 8, 2010), EPR hereby declines to respond to this interrogatory subject to Paragraph 5 of the ICMO, which states that “no Target Defendant shall propound interrogatories . . . nor shall any Target Defendant, whether on his own behalf or on behalf of an organization . . . be required to respond to any such interrogatories . . . until further order of the Court” (emphasis added). Accordingly, EPR also reserves any and all objections that it might have as to the form of this Interrogatory until further order of the Court.

Interrogatory 4:

Please identify every communication EPR had with the Agent concerning every Annuity and Application and identify:

- a. All documents concerning such communications; and
- b. All witnesses to such communications.

Answer to Interrogatory 4:

Because the only “officers” or “agents” of EPR who could possibly answer this interrogatory on behalf of EPR are “Target Defendants” as defined by Footnote 2 of the Court’s Initial Case Management Order (the “ICMO”), which the Court entered on September 10, 2010 and filed on September 13, 2010 (after it was submitted to the Court jointly by all of the parties on September 8, 2010), EPR hereby declines to respond to this interrogatory subject to Paragraph 5 of the ICMO, which states that “no Target Defendant shall propound interrogatories . . . nor shall any Target Defendant, whether on his own behalf or on behalf of an organization . . . be required to respond to any such interrogatories . . . until further order of the Court” (emphasis added). Accordingly, EPR also reserves any and all objections that it might have as to the form of this Interrogatory until further order of the Court.

Interrogatory 5:

Please identify all payments made to, or by, EPR in connection with the Annuity or Application.

Answer to Interrogatory 5:

Because the only “officers” or “agents” of EPR who could possibly answer this interrogatory on behalf of EPR are “Target Defendants” as defined by Footnote 2 of the Court’s Initial Case Management Order (the “ICMO”), which the Court entered on September 10, 2010 and filed on September 13, 2010 (after it was submitted to the Court jointly by all of the parties on September 8, 2010), EPR hereby declines to respond to this interrogatory subject to Paragraph 5 of the ICMO, which states that “no Target Defendant shall propound interrogatories . . . nor shall any Target Defendant, whether on his own behalf or on behalf of an organization . . . be required to respond to any such interrogatories . . . until further order of the Court”

(emphasis added). Accordingly, EPR also reserves any and all objections that it might have as to the form of this Interrogatory until further order of the Court.

Interrogatory 6:

Please explain EPR's understanding of the health condition of each Annuitant at the time the Applications were submitted to Plaintiff:

- a. The basis of such understanding;
- b. All documents concerning such understanding;
- c. All individuals with knowledge of such facts.

Answer to Interrogatory 6:

Because the only "officers" or "agents" of EPR who could possibly answer this interrogatory on behalf of EPR are "Target Defendants" as defined by Footnote 2 of the Court's Initial Case Management Order (the "ICMO"), which the Court entered on September 10, 2010 and filed on September 13, 2010 (after it was submitted to the Court jointly by all of the parties on September 8, 2010), EPR hereby declines to respond to this interrogatory subject to Paragraph 5 of the ICMO, which states that "no Target Defendant shall propound interrogatories . . . nor shall any Target Defendant, whether on his own behalf or on behalf of an organization . . . be required to respond to any such interrogatories . . . until further order of the Court"

(emphasis added). Accordingly, EPR also reserves any and all objections that it might have as to the form of this Interrogatory until further order of the Court.

Interrogatory 7:

Please identify how, why and when each Annuitant was selected or identified as a potential candidate to serve as an annuitant in connection with each Annuity and identify:

- a. All documents concerning such facts;

b. All individuals with knowledge of such facts.

Answer to Interrogatory 7:

Because the only “officers” or “agents” of EPR who could possibly answer this interrogatory on behalf of EPR are “Target Defendants” as defined by Footnote 2 of the Court’s Initial Case Management Order (the “ICMO”), which the Court entered on September 10, 2010 and filed on September 13, 2010 (after it was submitted to the Court jointly by all of the parties on September 8, 2010), EPR hereby declines to respond to this interrogatory subject to Paragraph 5 of the ICMO, which states that “no Target Defendant shall propound interrogatories . . . nor shall any Target Defendant, whether on his own behalf or on behalf of an organization . . . be required to respond to any such interrogatories . . . until further order of the Court” (emphasis added). Accordingly, EPR also reserves any and all objections that it might have as to the form of this Interrogatory until further order of the Court.

Interrogatory 8:

With respect to every interrogatory propounded by any party to this Action, please identify every individual and documents consulted to provide EPR’s response.

Answer to Interrogatory 8:

Because the only “officers” or “agents” of EPR who could possibly answer this interrogatory on behalf of EPR are “Target Defendants” as defined by Footnote 2 of the Court’s Initial Case Management Order (the “ICMO”), which the Court entered on September 10, 2010 and filed on September 13, 2010 (after it was submitted to the Court jointly by all of the parties on September 8, 2010), EPR hereby declines to respond to this interrogatory subject to Paragraph 5 of the ICMO, which states that “no Target Defendant shall propound interrogatories . . . nor shall any Target Defendant, whether on his own behalf or on behalf of an organization . . . be

required to respond to any such interrogatories . . . until further order of the Court”

(emphasis added). Accordingly, EPR also reserves any and all objections that it might have as to the form of this Interrogatory until further order of the Court.

Interrogatory 9:

Please identify all application and marketing materials EPR received from any person concerning Plaintiff’s annuities and identify:

- a. When, why and how EPR obtained such materials;
- b. The person(s) who provided such materials;
- c. All documents concerning such facts;
- d. All individuals with knowledge of such facts.

Answer to Interrogatory 9:

Because the only “officers” or “agents” of EPR who could possibly answer this interrogatory on behalf of EPR are “Target Defendants” as defined by Footnote 2 of the Court’s Initial Case Management Order (the “ICMO”), which the Court entered on September 10, 2010 and filed on September 13, 2010 (after it was submitted to the Court jointly by all of the parties on September 8, 2010), EPR hereby declines to respond to this interrogatory subject to Paragraph 5 of the ICMO, which states that “no Target Defendant shall propound interrogatories . . . nor shall any Target Defendant, whether on his own behalf or on behalf of an organization . . . be required to respond to any such interrogatories . . . until further order of the Court”

(emphasis added). Accordingly, EPR also reserves any and all objections that it might have as to the form of this Interrogatory until further order of the Court.

Interrogatory 10:

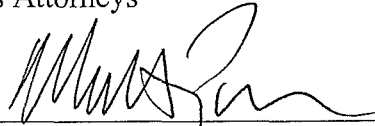
Please identify all communications you had with Plaintiff concerning each Application or Annuity and identify:

- a. All documents concerning such facts;
- b. All individuals with knowledge of such facts.

Answer to Interrogatory 10:

Because the only “officers” or “agents” of EPR who could possibly answer this interrogatory on behalf of EPR are “Target Defendants” as defined by Footnote 2 of the Court’s Initial Case Management Order (the “ICMO”), which the Court entered on September 10, 2010 and filed on September 13, 2010 (after it was submitted to the Court jointly by all of the parties on September 8, 2010), EPR hereby declines to respond to this interrogatory subject to Paragraph 5 of the ICMO, which states that “no Target Defendant shall propound interrogatories . . . nor shall any Target Defendant, whether on his own behalf or on behalf of an organization . . . be required to respond to any such interrogatories . . . until further order of the Court” (emphasis added). Accordingly, EPR also reserves any and all objections that it might have as to the form of this Interrogatory until further order of the Court.

ESTATE PLANNING RESOURCES, INC.
By its Attorneys



Robert G. Flanders, Jr. (# 1785)
Matthew H. Parker (# 8111)
HINCKLEY, ALLEN & SNYDER LLP
50 Kennedy Plaza, Suite 1500
Providence, RI 02903
Telephone: (401) 274-2000
Facsimile: (401) 277-9600
Email: rflanders@haslaw.com
mparker@haslaw.com

CERTIFICATE OF SERVICE

TO:

Brooks R. Magratten, Esq. Michael J. Daly, Esq. David E. Barry, Esq. Pierce Atwood LLP 10 Weybosset Street, Suite 400 Providence, RI 02903	Jeffrey S. Brenner, Esq. Armando E. Batastini, Esq. Nixon Peabody LLP One Citizens Plaza Suite 500 Providence, RI 02903
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I certify that I mailed a true and accurate copy of the within Answers to First Set of Interrogatories to counsel of record, as set forth above, on August 12, 2011.

