CAITLIN O'CONNOR

VS.

LAMPO GROUP

Attorneys Eyes Only JENNIFER LYNN SIEVERTSEN July 20, 2021

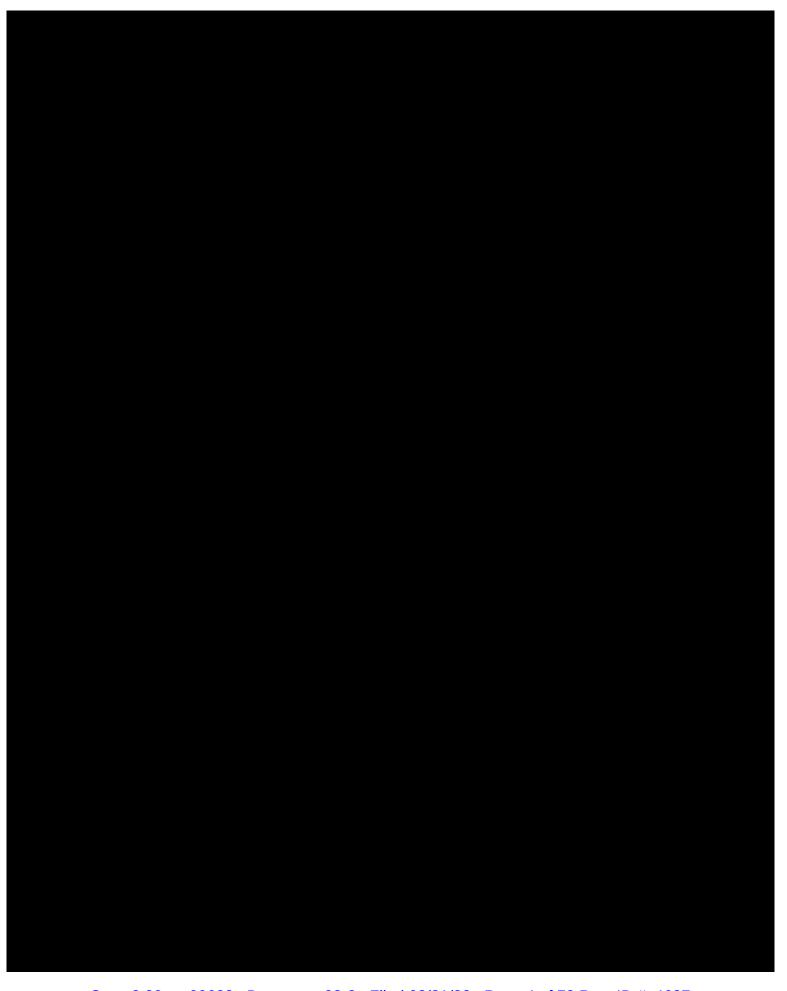


Jerri L. Porter, RPR, CRR, CLR, LCR

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| 1 | | | | |
|----|--|--|--|--|
| 2 | IN THE UNITED STATES DISTRICT COURT FOR the MIDDLE DISTRICT OF TENNESSEE | | | |
| 3 | NASHVILLE DIVISION | | | |
| 4 | | | | |
| 5 | CAITLIN O'CONNOR, | | | |
| 6 | Plaintiff, | | | |
| 7 | vs. Case No. 3:20-cv-00628 | | | |
| 8 | | | | |
| 9 | THE LAMPO GROUP, LLC, a/k/a RAMSEY SOLUTIONS, | | | |
| 10 | Defendant. | | | |
| 11 | | | | |
| 12 | | | | |
| 13 | ***CONFIDENTIAL ATTORNEYS' EYES ONLY*** | | | |
| 14 | (UNTIL FURTHER DETERMINATION) | | | |
| 15 | Videoconference Deposition of: | | | |
| 16 | | | | |
| 17 | JENNIFER LYNN SIEVERTSEN Taken on behalf of the Plaintiff | | | |
| 18 | July 20, 2021 | | | |
| 19 | Commencing at 9:33 a.m. CST | | | |
| 20 | | | | |
| 21 | | | | |
| 22 | Elite-Brentwood Reporting Services www.elitereportingservices.com | | | |
| 23 | Jerri L. Porter, RPR, CRR, LCR P.O. Box 292382 | | | |
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| 1 | |
|----|--|
| 2 | APPEARANCES |
| 3 | |
| 4 | For the Plaintiff: |
| 5 | MS. HEATHER MOORE COLLINS |
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| 12 | For the Defendant: |
| 13 | MS. LESLIE SANDERS Attorney at Law |
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| 17 | |
| 18 | Algo progent. |
| 19 | Also present: |
| 20 | DANIEL CORTEZ, Ramsey Solutions General Counsel |
| 21 | ARMANDO LOPEZ, Ramsey Solutions Corporate Rep ANDREW WHITTEN, Law Clerk |
| 22 | |
| 23 | |
| 24 | |
| 25 | |
| | |



1 2 S Т Ι P ULAT I O N 3 4 The video deposition of JENNIFER LYNN 5 SIEVERTSEN was taken by counsel for the Plaintiff, 6 by Notice, with all participants appearing at their 7 respective locations, on July 20, 2021, for all purposes under the Federal Rules of Civil 8 Procedure. 9 10 All formalities as to caption, notice, 11 statement of appearance, et cetera, are waived. 12 All objections, except as to the form of the 13 question, are reserved to the hearing, and that 14 said deposition may be read and used in evidence in 15 said cause of action in any trial thereon or any 16 proceeding herein. 17 It is agreed that Jerri L. Porter, RPR, 18 CRR, Notary Public and Licensed Court Reporter for 19 the State of Tennessee, may swear the witness, and 20 that the reading and signing of the completed 21 deposition by the witness is not waived. 22 23 24 25

1 2 3 THE REPORTER: Good morning. My name is 4 Jerri Porter. I am a Tennessee Licensed Reporter, 5 LCR Number 335. Today's date is July 20, 2021, and 6 the time is approximately 9:33 a.m. Central Standard 7 Time. This is the deposition of Jennifer 8 9 Sievertsen, in the matter of O'Connor versus Lampo 10 Group, LLC, Case Number 3:20-cv-00628, in the 11 United States District Court for the Middle District 12 of Tennessee, Nashville Division. At this time, I will ask counsel to 13 14 identify yourselves, state whom you represent, and 15 agree on the record that there is no objection to 16 Jerri Porter administering a binding oath to the 17 witness via Zoom. 18 MS. COLLINS: Heather Collins and Ashley Walter for the plaintiff, and we also have a law 19 2.0 clerk with our firm, Andrew Whitten, with us. And 21 we have no objection to the administration of the 22 oath via Zoom. 23 MS. SANDERS: Leslie Sanders, attorney

for the defendant, and Daniel Cortez, attorney for

the defendant, and we have no objection to the oath

2.4

25

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being administered via Zoom.
 1
 2
 3
                   JENNIFER LYNN SIEVERTSEN,
 4
 5
     was called as a witness, and after having been duly
     sworn, testified as follows:
 6
 7
 8
                           EXAMINATION
     OUESTIONS BY MS. COLLINS:
 9
            Good morning. Could you state your full name
10
11
     for the record, please.
12
            Sure. Jennifer Lynn Sievertsen.
     Α
13
            And Ms. Sievertsen, what is your address?
     Q
14
     Α
15
16
            What is your phone number?
17
     Α
18
            Is that a mobile phone or a landline?
19
            That's a mobile.
     Α
2.0
            Is that a company provided cell phone?
2.1
     Α
            It is.
22
            Okay. Where are you currently employed?
23
            I'm currently employed at Ramsey Solutions,
24
     also known as the Lampo Group.
25
            Okay. What is your job title?
     Q
```

1 Α Chief marketing officer. 2 0 Okay. How long have you held that job title? 3 Α For 11 years. 4 How long have you been employed at Ramsey Solutions? 5 It will be 12 years next month. 6 Α 7 What position did you start off in? Q Executive director of web marketing. 8 Α 9 Okay. Do you have any background in human resources or discrimination law? 10 11 Α No. 12 Okay. What are your job duties as chief marketing officer? 13 14 I lead the marketing function for the 15 company, all of the marketing, the creative team, 16 and the PR and publicity teams and our Ramsey 17 concierge team. I also serve on our operating 18 board. 19 Okay. Are you on the human resources 2.0 committee? 21 Α I am. 22 How long have you been on the human resources 23 committee? Since 2012. 2.4 Α 25 Okay. And how long have you been on the 0

1 operating board? Since 2012. 2 Α What is the difference between the two? 3 4 The operating board helps to set the strategic direction for the company and helps to run 5 the day-to-day operations of the company. 6 7 are several committees that are subsets of the operating board, and one of them is the HR 8 9 committee, and that specifically focus on HR issues. Okay. Who is in charge or who leads the HRC? 10 11 The HRC is chaired by Jack Galloway. 12 And when I say HRC, I'm referring to the human resources committee. 13 14 Α Yes. That's what I assumed. 15 Okay. Now, in any of the roles that you 16 perform, either on the operating board or the HRC or 17 your role as chief marketing officer, are you 18 responsible for enforcing policy of Ramsey Solutions? 19 2.0 Α Sure. What about setting policy? Does fall within 21 22 your responsibilities? 23 It depends on what it is. Α Sometimes. In all three of those roles, either your role 2.4 25 as chief marketing officer or your role on the HRC

or the operating board, no matter what, you have 1 2 knowledge of all of the Ramsey policies, right? I have some knowledge of them, yeah, sure. 3 Α 4 Okay. Who do you report to? 5 To the CEO, Dave Ramsey. Α 6 Did you say -- to the CEO, who? 7 Dave Ramsey, the CEO. Α There's a little bit of delay between 8 Okay. 9 when you speak on the video and when your voice 10 comes across. 11 Oh, okay. 12 So that's a little bit of the trouble that 13 we're experiencing. 14 Who reports to you in your role as the chief 15 marketing officer? 16 Okay. Hold on. I might have to make some А 17 notes so that I -- I will try not to miss anybody. 18 Andy High reports to me, Kacy Maxwell, Katharine 19 Cook, Courtney Kaehler, Megan McConnell, Melissa 2.0 Wilhoite, Trey Sheneman. 21 Hold on. I'm just trying to make sure I 22 haven't -- I think I'm missing somebody. Jacqueline 23 Garneau. 2.4 MS. SANDERS: Jerri, while she's giving 25 these, I'll provide you with spellings after the

```
1
     deposition, okay?
 2
                 THE REPORTER:
                                 Thank you so much.
 3
                                I think that's it.
                 THE WITNESS:
 4
     afraid I might be missing one or two.
 5
     BY MS. COLLINS:
            Okay. In total, about how many report to
 6
 7
    you?
            About ten.
 8
 9
            Okay. Are they all in the marketing or
10
     PR department?
11
            I'm sorry. Luke LeFevre also reports to me.
12
     They're marketing, creative, PR, Ramsey concierge,
13
     and -- yeah.
14
            Okay. Have you ever had any training in
15
     Title VII?
16
            Generally, but not formally. Meaning
17
     generally as a leader, but not formally as an HR
18
    profession.
19
            What is the extent of that general knowledge?
2.0
            The extent of the general knowledge is that
21
     you can't -- you can't discriminate against certain
22
     categories of people as part of their employment or
23
    hiring.
2.4
            Okay. How often do you receive any sort of
25
     training as a leader in the -- in discrimination
```

1 policies? 2 There's not a set time frame, but every 3 few years. 4 When was the first time you received that 5 general training in your role at Ramsey? Oh, I don't remember. I really don't 6 7 remember the first time. Was it shortly after you started there or has 8 9 it been more recent than that? 10 There's been more recent training since that, 11 but I think you asked me the first time. 12 Yes, I did. What I'm trying to get at is, did you receive the training early on or has it been 13 14 more recent that you received that sort of training? 15 Oh. I don't remember early-on training, but 16 I can't swear that early-on training didn't happen. 17 I just don't remember. Okay. About how long did the training last? 18 19 I can remember a couple of different 20 trainings over the last, I don't know, two to 21 five years, and probably -- maybe it was an hour. 22 don't remember exactly. 2.3 Did you have to take any test or receive any 2.4 sort of documentation during the training? 25 Α I don't recall a test, no.

1 0 What about documentation? 2 I don't remember. There could have been 3 documentation. I just don't recall. 4 Okay. Are you involved in the hiring 5 process? For certain positions I am. 6 Α 7 For which positions? 8 Α Positions that report directly to me and some 9 other positions that fall within the area I lead. 10 Have you been involved in any spousal 11 meetings before --12 Α Yes. 13 -- you recommended hiring? 14 Tell me about those spousal meetings. Okay. 15 We typically will do a spousal interview near 16 the end of the interview process if the person is 17 married. 18 Why do you do that? 19 So that the spouse has an opportunity to ask 20 any questions that they might have about the 21 organization or the role or their spouse's, you 22 know, potential appointment with us. 2.3 Okay. And if someone is not married or if they have a significant other, are they invited to 2.4 25 those couple meetings?

1 А Usually it's not a couple of meetings. 2 Typically it's only one. If they're engaged, then, 3 yes, but if they're not engaged, then probably not. I can't think of a time when there's been a 4 5 significant other unless they've been engaged. 6 Okay. Have you ever asked someone on a 7 pre-hiring interview if they've engaged in premarital sex? 8 9 No. Α 10 Okay. Have you ever told anyone on a -- as 11 part of an interview in a prehiring situation that 12 the company has any sort of prohibition against premarital sex? 13 I would talk about our core values as part of 14 15 the interview process, and might refer to the fact 16 that if I, as a team member here, had an affair, that I wouldn't be able to stay as a team member 17 18 And that would be part of our core values. here. 19 Okay. But have you specifically addressed 20 the issue of premarital sex or any prohibition 21 against sex before marriage with someone that you're 22 looking to hire? 23 I would talk about it in the context of our 2.4 righteous living core value. I'm sure I have. 25 regularly talk about what it means, what righteous

1 living means. 2 Okay. Now, there's no written policy that 3 prohibits premarital sex, right? No, there's not a policy. There's just our 4 core values. 5 There's no written communication or document 6 7 that says an employee of Ramsey Solutions cannot engage in premarital sex, is there? 8 There's just our core values where we talk 9 Α 10 about lots of things that would violate core values, 11 including premarital sex. 12 Okay. But that -- those lots of things that you just referred to, they're not written down 13 14 anywhere, right? 15 Α Not that I'm aware of, no. 16 Okay. Well, give me some examples of other 17 things that would violate righteous living, as you understand it, based on your experience working at 18 19 Ramsey Solutions. 2.0 Pornography would violate righteous living, 21 having an addiction issue would violate righteous 22 living. I'm sure there are other things. Those are 23 the kinds of things I think of off the top of my 2.4 head. 25 0 Okay. What type of addiction are you

1 referring to? There can be all kinds of addiction that 2 3 violates righteous living. If you've got an addiction issue that's causing you to look at porn 4 5 at work, that's going to violate righteous living. Any other addictions that violate righteous 6 7 living? Sure. Alcohol addiction or a drug addiction, 8 9 those are going to be things that violate righteous 10 living. 11 Okay. Have you ever hired anyone who has children out of wedlock? 12 I don't know. I'm sure we have. Actually, I 13 Α 14 know we have. I can think of somebody, yeah. Two 15 people. 16 Have you specifically recommended the hiring of someone with children out of wedlock? 17 18 One of them that we hired on was on my team. 19 I wasn't the hiring leader. 20 Okay. Who was it? 21 Who was the person or who was the hiring 22 leader? 23 Who was the person that you hired that had 2.4 children out of wedlock? 25 Α

1 0 what? 2 Α Okay. Who was the other person? You said 3 you could recall two people. Who was the other one? 4 5 Α 6 What department --7 (Overlapping speech.) Just to be clear, they had children out of 8 Α wedlock prior to starting here. 9 10 Okay. 11 Just to clarify. 12 I'm sorry, Heather. MS. SANDERS: the beginning of this, I should have designated this 13 14 deposition as confidential, and now, getting into 15 these matters reminds me. 16 So just to remind the witness and the 17 court reporter, this deposition is designated 18 confidential until we've had an opportunity to 19 review and change those designations. 2.0 So just so you know, Jen. BY MS. COLLINS: 21 22 Ms. Sievertsen, you mentioned that you wanted 23 to make it clear that they had these children out of 2.4 wedlock prior to starting. Why is that an important difference? 25

1 А Because if they had -- if they had sex 2 outside of marriage while working here and we became aware of it, they wouldn't be able to continue 3 4 working here. 5 And why is that? 6 Because it violates our righteous living core 7 value. And has that come up since you've been 8 9 working there, where y'all found out that someone had had sex outside of marriage? 10 11 Α Yes. 12 Okay. How does that typically come up? 0 13 Comes up various ways. I can't think of a Α 14 typical way that it comes up. We aren't looking for 15 it. 16 0 Okay. 17 But if we find out about it, we act upon it. Give me some examples, then, of how it 18 Okay. 19 has come up. It's come up because somebody has 2.0 Let's see. 21 chosen to move in with their boyfriend or 22 girlfriend. It's come up because -- in Caitlin's 2.3 case, like she came to us and let us know that she 2.4 was pregnant and that she was engaged in a long-term 25 relationship with the baby's father.

```
1
            Yeah, those are two ways I can think of that
 2
     has come up.
            Okay. All right.
                               Let's start with the first
 3
 4
     one where someone has chosen to move in with their
    boyfriend or girlfriend and y'all found out about
 5
     it. Can you recall a specific person where that's
 6
 7
     come up?
            I feel like it's come up once or twice, but
 8
 9
     if you're asking me for the specific name of the
    person, I couldn't tell you off the top of my head.
10
11
            Okay. Did a third party tell you that they
12
    had moved in together or did the person just come
     and tell you? Do you recall how that came about?
13
14
            No, I don't recall.
     Α
15
            Okay. And you mentioned Caitlin.
                                                You're
16
    referring to Caitlin O'Connor, right?
17
     Α
            Yes.
18
            And she came and told you that she was
19
    pregnant and that she was in a long-term
20
     relationship with her -- with the baby's father,
21
    right?
22
                  She first told us she was pregnant.
            Yes.
23
     Then in a meeting with us told us that she was in a
2.4
     long-term relationship with the baby's father.
25
    0
            Okay. So her notification to the company
```

1 that she was pregnant is what really put y'all on 2 notice that she had engaged in premarital sex, 3 right? 4 On its face it seemed like it, but she confirmed that in a meeting. 5 Tell me about the meeting. 6 Okav. Where was 7 it and who was present? She met with me and Suzanne Simms, and we 8 Δ were in Suzanne's office. 9 Okay. What do you recall about that meeting? 10 11 I don't recall a lot. I don't think it was a 12 very long meeting. I remember just being concerned for Caitlin and wanting to see if she was okay. 13 14 You know, I remember talking with her and her 15 talking about being pregnant and it had been so long 16 since she had had her other children. I remember 17 her talking about her other children that were, I 18 don't know, 18, 19, 20, at the time. And, you know, 19 just it physically being harder on her and her 2.0 being -- you know, feeling that. 21 I remember her talking about being in a 22 committed relationship with the baby's father, but 23 obviously, you know, saying that she wasn't married 2.4 to him and didn't know if they were going to get 25 married at the time.

```
1
            Yeah.
                   I mean, that's really what I recall.
 2
            Okay.
    0
                   Why did you and Suzanne Simms meet
 3
    with her?
            Just it's a pretty big deal here, and so we
 4
    were meeting with her to check on her, see if there
 5
    was anything that she wanted us to be aware of
 6
 7
     related to this. And of course it -- if it was as
     it seemed, to be a violation of our core values, you
 8
 9
     know, we were just making sure we had all of that
10
     information and to see if there was anything Caitlin
11
    needed, really.
12
            Okay. When you say that it was a pretty big
13
     deal here, what do you mean specifically, that it's
14
    a pretty big deal here? That an employee gets
15
    pregnant or that an employee gets pregnant outside
16
     of marriage?
17
                 Our employees get pregnant all the time.
     We have tons of team members that have babies while
18
19
     they work here.
2.0
            But it's a pretty big deal to violate our
21
     righteous living core value. We're very clear in
22
     the hiring process about that and we're clear when
23
    people work here about that.
                                   So that's what I meant
2.4
    by it's a pretty big deal.
25
     0
            Okay. If it's such a big deal, do y'all make
```

1 employees sign any sort of purity pledge if they're 2 not married or anything that's in writing that 3 notifies them that it's such a big deal to -- that 4 they can't have sex outside of marriage? We do have an employee handbook that talks 5 about our adherence to traditional Judeo-Christian 6 7 values. Okay. Anything else? 8 0 Not that I can think of. 9 Α Okay. Well, what is -- where's the 10 11 connection between prohibiting premarital sex in a traditional Judeo-Christian value? Where does that 12 come from in the traditional Judeo-Christian values? 13 14 From a biblical standpoint, sex outside of Α 15 marriage in traditional Judeo-Christian values, 16 those two things don't align. And we're very clear 17 that we're biblically based in our values and in our 18 mission. 19 Okay. And are you referring to the Christian 2.0 Bible? 21 Α Yes. 22 Okay. Where in the Bible does it say that? Q 23 It says it multiple places, but I can't tell 2.4 you off the top of my head exactly where. 25 0 Okay. Is it in connection with a story in

1 the Bible? 2 It might be, but again, I can't tell you off the top of my head. If you're looking for books of 3 the Bible and verses, I can't tell you off the top 4 5 of my head where that is. When did you first hear that premarital sex 6 7 was prohibited at Ramsey Solutions because of its interpretation of traditional Judeo-Christian 8 values? 9 10 I first heard about it, I'm sure, during my 11 interview process as part of talking about the core 12 values of the company. Do you remember who first told you about it? 13 0 14 Α No. 15 All right. So you just don't know where in 16 the Bible it comes from that this traditional 17 Judeo-Christian value prohibits premarital sex? 18 It's in multiple places, but if you're asking 19 me for books and verses, no, off the top of my head 2.0 I can't provide that to you. 21 Okay. Well, aren't there lots of things in 0 22 the Bible that are prohibited? 23 Α Sure. 2.4 Okay. Does Ramsey Solutions prohibit 25 everything that the Bible prohibits?

1 А No. I think we've been pretty clear about how we -- how we look at that from our values 2 3 standpoint. 4 Well, what is that? You said you were pretty clear about how we look at that from a value 5 6 standpoint. What do you mean by that? 7 I mean, like if you're talking about our righteous living core value, we've been very clear 8 9 about what we believe that applies to. 10 Okay. So, what type of premarital sex is 11 prohibited based on your knowledge as a member of 12 the operating board and the HRC? 13 Intercourse specifically. Α 14 What about oral sex? 0 15 Α No. 16 Why is oral sex okay but intercourse is not? 0 17 Α We've just drawn the line at intercourse. Does the Bible draw the line between 18 19 intercourse and oral sex? 2.0 I don't know that it distinguishes. А 21 Okay. How did that conversation come about, 22 that oral sex was okay and intercourse was not? 23 It's come up a couple of times in specific 2.4 situations. 25 What specific situations? 0

```
1
    Α
            I can think of one where a team member -- two
 2
     team members were engaged in relationship, but we
 3
    drew the line that if they had not had intercourse,
    and they had not, that they -- as long as they did
 4
    not continue that relationship, they were able to
 5
 6
     stay.
 7
          Okay. Who were the team members?
 8
                 MS. SANDERS: That's okay, yes. It will
 9
    be under seal.
10
                 THE WITNESS:
                                             and
11
    BY MS. COLLINS:
12
                           . Who was the
13
          Okay. I heard
14
    other one?
15
    Α
16
           Okay. When was this?
17
           Oh, I don't -- it was several years back.
18
    Maybe four or five years ago. I don't remember
19
    exactly when.
2.0
           Okay. What other specific situations? You
21
     said there were a couple.
            There was another situation --
22
    Α
23
                 THE WITNESS: Can I answer this?
2.4
                 MS. SANDERS: You can. This is under
25
     seal. It's going to be attorneys' eyes only, so
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1 it's fine. 2 THE WITNESS: Okay. There was another where he had had a situation with 3 non-intercourse affair that we became aware of. 4 BY MS. COLLINS: 5 Okay. How did you know that it was a 6 7 non-intercourse affair? Because that's what he and his wife at the 8 time told us. 9 When you hire employees and you make it known 10 11 that they can't engage in premarital sex if they're 12 not married, do you also tell them that they can have oral sex but they can't have intercourse? 13 14 Α No. 15 Q Do you get into that level of detail? 16 Α No. 17 Why not? 18 I don't know why not. Never occurred to me to talk about that level of detail in an interview. 19 2.0 Do you communicate to the -- do you know if 21 it's communicated to the employees that the 22 violation of righteous living that encompasses 23 premarital sex only includes intercourse and not 2.4 oral sex? Is that generally known or communicated 25 to the employees?

1 Α No. 2 Why not? I don't believe there's a reason to talk 3 about that level of detail. The only time we've 4 ever talked about it is when we've had to react to 5 6 specific situations. 7 But it sounds like you call the people in and ask them if they've had sex, right? 8 9 If we become aware of a relationship and Α 10 we're trying to make a determination on whether or 11 not they can stay employed, then yes. But do we 12 regularly call employees in and talk about it, no. 13 And you don't communicate to them that oral 14 sex is okay but intercourse is not? 15 No. We just try to figure out whether or not 16 they get to stay. 17 And whether or not they get to stay -- if a 18 woman gets pregnant as a result of engaging in 19 premarital intercourse, then she'll get terminated 2.0 no matter what; is that correct? 21 It's not a matter of whether or not she gets 22 pregnant. It's a matter of whether or not she 23 engaged in premarital sex. 2.4 Right. But if the prohibition is on 25 premarital intercourse and a woman gets pregnant,

1 she would have had to have had premarital -- she 2 would have had to have had intercourse, right? 3 That's typically how that happens. I suppose 4 it's not the only way, but it's the way it has 5 happened, to the best of my knowledge, here. Okay. And other women have been terminated 6 7 for getting pregnant outside of marriage, right? 8 For having -- not getting pregnant outside of 9 marriage. For having had sex outside of marriage. 10 They're not terminated because they're pregnant. 11 They're terminated because they had sex outside of 12 marriage. But in the instances where the women were 13 14 pregnant, the company found out about it because 15 they notified y'all they were pregnant, correct? 16 Yes. А 17 Does Ramsey Solutions only hire Christians? 18 Α Not that I'm aware of, no. 19 Do you know if any Jewish people work there, 20 people that are of the Jewish faith? 21 Α I don't know of any. That doesn't mean that 22 there's not any. 23 Do you know if the company -- do you know of any Jehovah's Witnesses that work there? 2.4 25 Α I don't know of any, but again, I'm not

1 asking people that, so I don't know. 2 Do you know of any Muslims that work there? 3 Again, I'm not asking them that, so I don't We make it very clear that we are a 4 know. 5 biblically based company as part of the hiring 6 process. 7 What about Mormons? Do you know of any Mormons that work out there? 8 9 I don't know of any. Α 10 When you say that you make it clear that 11 you're a biblically based company, is that to 12 discourage someone from another faith from working 13 there? 14 It's to make it clear that our mission 15 statement and our core values are biblically based. 16 Okay. And the company has weekly devotional 17 periods, right? 18 Α Yes. 19 Are those mandatory? 2.0 Α Yes. 21 And for those weekly devotionals, does that 22 include biblical content? 23 Sometimes it does. Α 2.4 Have you ever known an employee to refuse to 25 attend the weekly devotionals?

| 1 | А | No. | | |
|----|--|--|--|--|
| 2 | Q | Can they, to your knowledge? | | |
| 3 | А | It's not honestly, it's never come up. | | |
| 4 | Q | Is that because you only hire Christians? | | |
| 5 | A | No. | | |
| 6 | Q | Is there any flexibility in the application | | |
| 7 | of the righteous living policy? | | | |
| 8 | A | I'm not sure what you mean. | | |
| 9 | Q | Sure. So, if a situation comes up and | | |
| 10 | there's a concern that an employee violated the | | | |
| 11 | righteous living core value, is there a rigid | | | |
| 12 | application of that policy, like, well, if they've | | | |
| 13 | done this, then they're going to be terminated, or | | | |
| 14 | do y'all look at the specific facts and | | | |
| 15 | circumstances and then decide whether or not they | | | |
| 16 | need to be terminated? | | | |
| 17 | A | I'm not sure how to I feel like you're | | |
| 18 | asking | me something that I'm not sure how to answer. | | |
| 19 | | I think we always look at the specific | | |
| 20 | situat | ion. And yet, if it's a situation that we've | | |
| 21 | dealt | with before, then we're going to handle it the | | |
| 22 | same way when it comes up again. So I'm not sure | | | |
| 23 | exactly how to answer that question. | | | |
| 24 | Q | Okay. When was the first time that it came | | |
| 25 | up tha | t oral sex was okay but intercourse was not? | | |
| | 1 | | | |

situation or was it with 1 Was it with the 2 situation? I think -- I can't recall it coming up prior 3 to the situation. I can't swear it 4 didn't come up prior to that, but I can't recall it 5 coming up prior to that. We had had a discussion 6 7 prior to that about intercourse specifically, but talking about oral sex, I can't recall it coming up 8 prior to that. 9 Who was involved in that discussion where 10 11 there was kind of a carve-out for oral sex? I don't recall. I don't recall it as a 12 carve-out for oral sex. I recall it as we draw the 13 line at intercourse. 14 15 Okay. Well, who was involved in the 16 discussions? 17 Α Around specifically, that was the operating board. 18 19 Okay. Well, who suggested that oral sex was not a violation of that core value but intercourse 2.0 2.1 was? 22 MS. SANDERS: Object to the form. 23 You can answer. 2.4 THE WITNESS: I don't recall who brought 25 that up. I recall a discussion of the operating

1 board where we reaffirmed something that I feel like 2 has been in place for quite a while where we drew the line at intercourse. 3 But if you're asking me who in that 4 discussion brought up that point, I don't know. 5 Ι don't remember. 6 BY MS. COLLINS: 7 Okay. And the operating board meeting 8 involving , who are you referring to 9 10 specifically? 11 I'm saying that that was the entire operating 12 board that was at the time, that whoever was part of 13 the operating board would have been part of that 14 meeting. 15 Who do you recall was involved in that, on 16 the operating board at that time? 17 It would have been myself, Suzanne Simms, Jack Galloway, Mark Floyd, Denise Whittemore, Rachel 18 19 Cruze, Winston Cruze, Daniel Ramsey, Dave Ramsey, 20 Jeremy Brelund, Brian Williams, Michael Finney, 21 Daniel Tardy, Brian Mayfield, Herb Jenkins. I think 22 that's it, but I might be forgetting somebody. 23 Okay. Do you recall when this was? 2.4 It was late in , I don't remember the date. 25

1 0 Okay. Was anybody taking notes during this 2 operating board meeting? I think I was, actually. 3 Α 4 Were you taking them electronically or handwritten? 5 Probably electronically. 6 Α 7 Do you still have those notes? 0 I'd have to look. I can't tell you off the 8 Α 9 top of my head. Have you looked for them in connection with 10 11 this litigation? 12 Α No. Did you circulate them after the meeting to 13 14 the operating board? 15 Α If I took notes, I probably circulated them 16 to the operating board. 17 0 And by circulate them, would you have e-mailed them to the operating board? 18 19 Yes. Again, I can't swear I took notes 20 during that meeting, but I took notes during some of 21 those meetings around there. And if I did, I would 22 have circulated them. 2.3 Okay. But sitting here today, you think you 2.4 did take electronic notes during that operating 25 board meeting?

1 Δ I can't swear that I took my notes during 2 that operating board meeting. I remember I took notes during some of the meetings surrounding that 3 situation. I can't tell you, sitting here right 4 5 now, if I took notes for that operating board 6 meeting or not. 7 Okay. Can you recall if in any of the notes that you took surrounding that situation that you 8 9 just referred to, that you recorded that there was this difference between oral sex and intercourse as 10 11 a prohibition under the premarital sex prohibition 12 under the righteous living core value? 13 Honestly, I don't recall. Α 14 You mentioned a moment ago that the righteous 15 living core value was based on Judeo-Christian 16 values; is that right? 17 Α Yes. 18 Okay. So all employees are supposed to 19 adhere to that righteous living Judeo-Christian 2.0 based value, right? 2.1 Α Yes. 22 Do you think that it's fair to punish a woman 23 for getting pregnant and not being married? 2.4 I don't feel like anybody was punished. 25 Punishment wasn't the intent. That's implying an

- 1 intent that wasn't there.
- 2 Q What do you mean by that?
- 3 A Exactly what I said. There was no intent to
- 4 punish.
- 5 Q Do you think losing your job is not
- 6 punishment? I mean, that seems like it would be
- 7 | pretty brutal to lose your job when you're pregnant.
- 8 A I think violating a value that you're aware
- 9 of is the reason that somebody is -- loses their
- 10 job.
- 11 Q Okay. My question was, do you think that
- 12 | it's fair to terminate a -- which I said punish.
- 13 But do you think it's fair to terminate a woman who
- 14 | notifies you that she's pregnant, no matter how the
- 15 | pregnancy came about?
- 16 A We don't terminate people for pregnancy when
- 17 they notify us of pregnancy.
- 18 Q Well, you terminated Caitlin O'Connor when
- 19 she notified you.
- 20 A Yes, because she violated a core value, but
- 21 | not because she was pregnant.
- 22 Q Okay. But it was in the context of her
- 23 | notifying you that she was pregnant, right?
- 24 A That's true, yes.
- 25 Q Okay. And at that same time, were you aware

1 that she was requesting information about FMLA? 2 I believe in her e-mail that she said something about FMLA information. 3 4 Okay. And do you have any knowledge as to 5 whether or not when someone requests FMLA there are 6 any obligations on the part of the employer to 7 provide them information about their rights under the FMLA? 8 9 I know that we regularly grant FMLA leave, Α 10 and so I'm not sure how to answer that. 11 In Caitlin O'Connor's case, do you know if 12 she was provided a notice of her rights under the 13 FMLA after she gave the notice to the company that 14 she was pregnant and was requesting information 15 about FMLA? 16 I don't know that she was -- I don't know if 17 anything was provided to her related to FMLA at that 18 time. I don't know. I'm not -- I'm not the HR 19 person that was asked about FMLA. 2.0 If an employee is asked, are they required to 21 provide intimate details about their personal lives 22 to remain employed at Ramsey Solutions? 23 I think I need a more specific question. 2.4 not sure how to answer. 25 If an employee is asked if they're 0

1 engaging in premarital sex, and they just say that's 2 none of your business as my employer for you to have this information --3 4 To my knowledge ---- would they be terminated? 5 To my knowledge, that's never happened. 6 7 you just put out is not a situation that I've dealt with. 8 Okay. So to your knowledge, if an employee 9 declined to provide you information about their sex 10 11 life if they were not married, they would remain 12 employed? 13 What you just described is not a situation 14 I've been a part of. 15 So is it fair to say that every time it's 16 come up where an employee has potentially violated 17 the righteous living core value for engaging in 18 premarital sex, in situations that you've been 19 involved in where y'all have gone back and asked the 2.0 employee about it, they've just fessed up the specific nature of their sex life? 21 22 They've just answered the questions. Α 23 So y'all just assume that the employee is 2.4 being honest? 25 Yes. Α

1 0 And you would agree with me that an employee 2 who is engaging in premarital sex that becomes 3 pregnant, that's much harder to lie about, right? 4 Yes. 5 Okay. And that's because pregnancy is a visible condition, correct? 6 7 Α Yes. 8 Do you know who established the righteous 9 living core value? 10 I'm sorry. Can you repeat that? You cut out 11 at the beginning. 12 Sure. Do you know how -- do you know who 13 established the righteous living core value, how 14 that came about? 15 I don't specifically know. It was here prior 16 to -- it was in place prior to my starting with the organization. 17 18 Okay. Do you think the prohibition against 19 premarital sex encourages gossiping in the company? 2.0 Α No. 21 Well, how else would you find out if someone 22 was living with someone and they weren't married? 23 I can't recall specifically how the different 2.4 situations have come up. 25 And gossiping is prohibited as a core value, 0

1 right? 2 Α Uh-huh. That's right. 3 Q That's a yes? That's right, it is prohibited. 4 Α 5 Is gossiping mentioned in the Bible? 6 Α Yes. 7 Q Do you know where that's mentioned? 8 Α No. I couldn't tell you the book and verse, 9 no. 10 Getting into unmarried people's sex lives, 11 does that discourage honesty and authenticity with 12 your employees? 13 Not that I'm aware of, no. 14 And I think we discussed a moment ago that 15 this, I quess, rule against premarital sex is not in 16 writing anywhere specifically, right? 17 Α No. 18 Okay. And would you agree that most 19 important things are reduced to writing if they're 2.0 really important? 21 Our core values are still in writing and we 22 talk about our core values regularly, so... 23 But specifically premarital sex is not in 2.4 writing, right? 25 Not anyplace that I'm aware of, no. Α

1 0 Okay. Do you think that it should be in 2 writing? I've never really given it much thought. 3 The core values, again, are in writing, and they're 4 discussed and talked about regularly. 5 Are they discussed in the weekly devotional 6 7 meetings? Sometimes they're covered maybe in a 8 9 devotional meeting, sometimes maybe they're covered in a staff meeting. 10 11 The mandatory devotional meetings, are they 12 opened with prayer? 13 Sometimes. Α 14 Are they typically closed with prayer? 0 15 Α Typically they're closed with prayer, but not 16 always. But probably more often than not. 17 0 Okay. Are the devotional meetings recorded? 18 I believe they are sometimes, maybe not 19 always. I'm not sure. 2.0 Okay. Are employees encouraged to record 21 them if they want to? 22 We -- I've -- we've never talked about it. Ι 23 don't know. No, I would say they're not encouraged, 2.4 but it's not talked about. I don't know. 25 0 Okay. Are they discouraged from recording

1 the meetings? 2 I can't recall ever having a conversation or anything said about employees recording or not 3 recording devotionals. 4 Okay. So was the first time that you talked 5 6 with Caitlin O'Connor about her pregnancy when you 7 met with her with Suzanne Simms? 8 Α Yes. 9 Okay. Did you have any other meetings with her besides that one? 10 11 Not that I can recall. 12 Okay. Did you have any meetings with anyone 13 else about Caitlin O'Connor's pregnancy? 14 Α I'm sure we talked about it in HR committee, 15 but I don't recall the meeting specifically. 16 And are notes taken during HRC meetings? 0 17 Α Typically, yes. 18 Who takes the notes? Q 19 Α Jack Galloway. 2.0 Okay. Are the notes disseminated to the HRC 0 21 after the meeting? 22 Usually, yes. Α 2.3 Are they disseminated by e-mail? 0 2.4 Α Yes. 25 Did that happen with respect to Caitlin 0

1 O'Connor? Were there notes made about the decision 2 to terminate Caitlin O'Connor? Probably. I don't recall specifically. 3 Α 4 Did you agree with the decision to terminate Caitlin O'Connor? 5 I did. 6 Α 7 And were you a part of that decision? 8 you a decision-maker? 9 Yes, as part of the HRC, I was. Α When the decision was made to terminate 10 11 Caitlin O'Connor, did you know that she had other children out of wedlock? 12 I knew she had other children. I didn't 13 Α No. 14 know if they were out of wedlock or not. 15 MS. COLLINS: Now, if you could pull up 16 the document that's been previously marked as, I 17 believe it's Exhibit Number 5 in the deposition. 18 (WHEREUPON, a document was presented, 19 previously marked as Exhibit Number 5.) MS. SANDERS: For the record, I just 2.0 handed the witness Exhibit 5. 21 22 BY MS. COLLINS: 2.3 And on the -- I quess it's the -- on 2.4 Page 103, it's the e-mail -- starts the e-mail from 25 Caitlin O'Connor, or Eastwood it has in her

```
1
    signature line.
 2
                THE WITNESS: I don't have a 103.
 3
    have a 104, 105, 106, and I have an 83,84, 85, 86.
                MS. SANDERS: Heather, it looks like --
 4
 5
    can you pull the Exhibit 5 up in the chat? We seem
 6
    to be missing some pages.
 7
    BY MS. COLLINS:
           Okay. Well, let's just go to Page -- it's on
 8
 9
    Page 106. I'm just referring to the first e-mail
    that Caitlin O'Connor sent.
10
11
                THE WITNESS:
                             Okay. I have 106.
12
                MS. SANDERS: She has that, yes. Okay.
13
                THE WITNESS: Okay. I've got it.
14
    BY MS. COLLINS:
15
           It's dated . And you received a
16
    copy of this e-mail that day, on , right?
           Yes, I did.
17
    Α
18
           Okay. And up above that on Page 105, it
19
    looks like Armando Lopez ordered it to the HRC
20
    committee and he cc'd Dave Ramsey, among others,
21
    correct?
22
           Yes, that's right.
    Α
23
           Okay. And you received it as part of the
2.4
    HRC, right?
25
    Α
           That's correct.
```

```
1
    0
            And it looks like you wrote back at 4:48
 2
     that, you said, "Did she talk to you or just e-mail
     this on her way out the door today? We've dealt
 3
     with this before and I think we should handle it
 4
 5
     exactly the same way, lots of grace, lots of
 6
     generosity, but our core values and what they stand
 7
     for are clear."
 8
    Α
            Yes.
 9
            Okay. All right. Now, as to the first
10
     sentence, "Did she talk to you or just e-mail this
11
     on her way out the door," why did you ask that?
12
            It just felt like something that was -- that
    was worthy of an in-person conversation and maybe a
13
14
     follow-up with e-mail, so I was surprised it was
15
     just sent via e-mail.
16
            Are there any rules that certain
17
     conversations need to take place in person versus an
18
     e-mail?
19
            No.
2.0
            Okay. And when you say, "We've dealt with
21
     this before..., " what do you mean?
22
            I mean, we've dealt with someone having
    Α
23
    premarital sex before.
2.4
            Okay. And you say, "...I think we should
25
    handle it exactly the same way." As who? What are
```

1 you specifically referring to? 2 Specifically as referring to somebody who's had premarital sex before and ended up pregnant, we 3 want to take care of the unwed mother and the baby 4 5 that's on the way. And so lots of grace, lots of love, lots of generosity, but you can't continue to 6 7 work for us and violate our core values. 8 Doesn't grace encompass forgiveness? 9 Sure. Α Does Ramsey Solutions consider offering grace 10 11 to its employees a part of its core values? 12 Α Sure. Was it ever discussed that it would set a 13 14 better example for Ramsey Solutions to extend grace 15 to a pregnant woman rather than offering her money, 16 letting her keep her job? 17 Yeah, I think offering a generous severance 18 with health insurance benefits is a lot of grace. 19 What about letting her keep her job, wouldn't 2.0 that be extending grace as well? 21 If somebody violates our core values, they 22 don't get to continue to work here in that 23 situation. 2.4 So y'all draw a line on what the grace is, 25 right, what grace is extended?

```
1
                 MS. SANDERS:
                                Object to the form.
 2
                 You can answer.
                 THE WITNESS: We just draw a line around
 3
     some conduct that violates core values.
 4
     BY MS. COLLINS:
 5
            Now, in this e-mail thread, it looks like --
 6
 7
     let's see.
            Well, when you wrote the response that "We've
 8
     dealt with this before and I think we should handle
 9
     it exactly the same way," is it fair to say that the
10
     decision to terminate Caitlin O'Connor had been made
11
12
     at that time?
            If it was what it seemed on its face via her
13
14
     e-mail, then yes. But we met with her when she
15
     returned to the office and she confirmed it was what
16
     it seemed on its face, which was she had engaged in
17
    premarital sex.
18
            And on the first page, Mark Floyd wrote back
19
     that it was classless on her part. How did you
2.0
     interpret that?
21
            What I said earlier about not having a
22
     conversation and just sending an e-mail.
                                                It just
23
     felt like it warranted a conversation.
                                              That's how I
2.4
     interpreted it.
25
            Did you think it was classless of her --
     0
```

```
1
                 (Overlapping speech.)
 2
            Do I think it was classless --
     Α
 3
            Did you think it was classless of Caitlin
 4
     O'Connor?
            Did I think it was classless of her? I'm not
 5
     Α
 6
     sure I thought about it one way or the other as
 7
     classless or not classless.
                                   I just thought it
     warranted a conversation.
 8
 9
            Okay. Have we covered everything that went
10
     on that you can recall about the meeting that you
11
     had with Caitlin O'Connor and Suzanne Simms?
12
                  That's all I can recall, what I told
     Α
            Yes.
13
     you already.
14
                   Did you and Suzanne Simms have any
            Okay.
15
     conversations after the meeting?
16
            I'm sure we probably did, but I couldn't tell
     А
17
     you what they were sitting here right now.
18
     0
            Did you take any notes?
19
     Α
            I don't believe so.
2.0
                 MS. SANDERS: Heather, can we take a
     break soon?
21
22
                 MS. COLLINS:
                               Yeah, yeah, yeah.
                                                    We can
2.3
     go ahead and take a break right now.
                                            That's fine.
                 MS. SANDERS: I don't want to interrupt
2.4
25
           There is a little bit of a delay and I thought
```

```
1
     you were pausing.
                        Sorry if I interrupted.
 2
                 MS. COLLINS:
                              That's okay. Let's take a
 3
     break.
 4
                 MS. SANDERS: Okay.
                                       Thank you.
 5
                 (Recess observed.)
                 MS. COLLINS: Back on the record.
 6
 7
     BY MS. COLLINS:
            Ms. Sievertsen, is it fair to say that you
 8
 9
     don't have any formal training in human resources?
10
            That's fair to say, yes.
11
            Okay. Do you know whether or not it's
12
     illegal to terminate someone when they request FMLA?
13
            I don't believe a request for FMLA is a
     Α
14
     terminable offense, generally.
15
            Okay. Well, do you know whether or not it's
16
     illegal to terminate someone if they notify you they
17
    need FMLA?
18
            I thought I just answered that. To the best
19
     of my knowledge, FMLA -- requesting FMLA is not
2.0
     something you terminate somebody for.
21
            Okay. And is that because it's illegal to do
22
     so?
23
                 MS. SANDERS:
                               Object to the form.
2.4
                 THE WITNESS:
                              I don't know technically
25
     if it's illegal or not.
```

1 BY MS. COLLINS: 2 Have you ever been involved in a fashion show 3 at Ramsey where women are shown what type of summer 4 clothing or what type of clothing is appropriate in the summertime? 5 We, as a funny way to show it, years ago, had 6 7 a situation where we just -- again, in kind of a humorous fashion, had a pretend fashion show. 8 9 Was it just for the women of the company? Q 10 Yes. 11 Was it just to show women what type of 12 clothing was appropriate to wear in the summertime? 13 Α Yes. 14 Was a similar fashion show done for the men 15 of the company? 16 I don't recall one being done for the men. А 17 MS. COLLINS: Okay. If you could pull 18 up Exhibit Number 6 for me, please. 19 (WHEREUPON, a document was presented, 20 previously marked as Exhibit Number 6.) 21 MS. SANDERS: For the record, I've 22 handed her a paper exhibit, Number 6. 23 BY MS. COLLINS: 2.4 Now, Ms. Sievertsen, have you seen the e-mail 25 at the bottom of Page 2170, the one from Dave

```
1
     Ramsey?
 2
            I was on that e-mail. I'm sure I -- so I'm
     sure I saw it. Let me read it.
 3
 4
            (Reviewing document.) Yes.
 5
            Okay. And is this typical that Mr. Ramsey
     would be involved in an administrative assistant's,
 6
 7
     I quess, notification that they're pregnant at the
 8
     company?
 9
            No, not typically.
     Α
            Okay. Is he on the HRC e-mails; do you know?
10
11
            No, he's not. Not on the HRC distribution.
12
            And Mr. Ramsey writes back in response to
    Mr. Lopez forwarding the initial e-mail from Caitlin
13
14
     O'Connor that she was pregnant, he writes back, "So
15
           The reason she sent an e-mail is she is scared
16
     and embarrassed."
17
            Was there any further discussion about
18
     Caitlin O'Connor being sad or embarrassed or did she
19
     specifically say that she was sad or embarrassed
2.0
     about being pregnant?
21
                                Object to the form.
                 MS. SANDERS:
22
                                Can I respond?
                 THE WITNESS:
2.3
                 MS. SANDERS:
                                Yes.
2.4
                 THE WITNESS:
                                I don't recall her saying
25
     she was sad or embarrassed.
```

1 BY MS. COLLINS: 2 Do you recall her saying she was scared or 3 embarrassed? 4 I don't recall her saying she was scared or 5 embarrassed. 6 Okay. And Mr. Ramsey goes on to say, "Jen or 7 Suzanne, please pick up the phone and call her 8 today." 9 Did you do that or did just Ms. Simms do 10 that? 11 I did not call Caitlin. 12 Okay. To your knowledge, did Suzanne Simms do that? 13 14 Α I believe she did. 15 Okay. Do you know if she spoke to her or if 16 she just texted with her? 17 I don't recall. Α 18 Okay. And Mr. Ramsey also writes, "Tell her we will work this out with her next week, but she 19 will be loved and cared for. Then next week we will 2.0 21 follow the steps we did before." 22 What did you interpret that to mean, "Then 2.3 next week we will follow the steps we did before"? 2.4 What I believed was he was saying the same 25 thing I had said, we'll show her lots of grace and

1 generosity for her and the baby on the way, but that she can't continue working here because she's 2 violated our core values. 3 And the last sentence says, "We were thorough 4 because that is the right thing to do." 5 What did you interpret that to mean? 6 7 The "lots of grace, care for the child, money, counseling, pastor support," the previous 8 9 sentence. So, is it fair to say that as of 5:10 a.m. on 10 11 , that the decision had pretty much been 12 made that Caitlin O'Connor was going to be terminated? 13 14 I think the decision was made, again, as I 15 said earlier, when she sent the e-mail, assuming 16 that it was as it appeared on its face, which she 17 confirmed when she met with us when she returned to 18 the office. 19 Did you review any documents to prepare for 20 your deposition today? 21 I did review some documents. Α 22 What did you review? 23 MS. SANDERS: I object to the extent it 2.4 calls for any attorney/client privileged information. 25

1 You can answer that. 2 THE WITNESS: I don't recall everything, 3 but it was some of the documents that were produced 4 as part of discovery. BY MS. COLLINS: 5 And you were involved in the discussions when 6 7 it came out that had had several affairs, right? 8 9 Right. As part of the operating board, I was Α 10 part of that. 11 12 13 14 15 16 17 Okay. Well, you were involved in setting up and his wife, 18 counseling sessions for 19 , right? 20 I didn't personally set up any counseling arrangements. If you're asking if I was part of a 21 22 discussion around that, I was. But did I personally 23 set up any of that, no, I did not personally set up 2.4 any of that. 25 0 Okay. Well, you made sure he was registered

1 2 That was part of what we had decided, but I 3 didn't personally -- again, I didn't personally set 4 up any of those arrangements. Okay. And he was offered a restoration plan, 5 6 right? 7 He and his wife had agreed to -- that they were trying to walk a restoration plan for their 8 9 marriage. Okay. Do you know if there was any 10 11 discussion with Caitlin O'Connor as far as a 12 restoration plan or some way to forgive her for engaging in premarital sex? 13 14 Α No. 15 Okay. And the -- you had mentioned earlier 16 that an addiction such as pornography are a 17 violation of righteous living, correct? 18 Α Yes. And you've been involved in some of those 19 20 situations, where it's come out that an employee has 21 been looking at pornography, right? 22 Α Yes. 23 And had they been offered the opportunity to 2.4 get counseling or go to Celebrate Recovery to help 25 them with that pornography addiction before they're

1 terminated? 2 Α Yes. And most of the employees who -- well, all of 3 4 the employees who it's come to your attention have pornography issues, they're all male employees, 5 6 right? 7 Α Yes. 8 Okay. 9 The ones I'm aware of, yes. Α 10 Okay. So, the employees that you found out 11 had an issue with pornography, they were given a 12 second chance, right? For pornography, as well as other addictions 13 14 we've become aware of, if somebody wants to walk a 15 recovery path and are actually able to walk that 16 recovery path, they're given that option. 17 0 Okay. But there's no recovery path if you 18 become pregnant, right? 19 Righteous living violation we've deemed as 2.0 different than an addiction. A righteous living 21 premarital sex we've deemed as different than an 22 addiction recovery. Okay. But the pornography, whether it's an 23 2.4 addiction or not, looking at pornography is a 25 righteous living violation, right?

1 Α Yes. 2 Okay. And that's only been -- that's only 3 come up in the context with male employees, looking 4 at pornography, correct? 5 To the best of my knowledge. I can only 6 think of male employees, yes. 7 Okay. And there are second chances given to 8 those male employees if they go through recovery 9 steps, right? 10 For pornography, yes. 11 But there's no -- there's no recovery Okay. 12 program for a woman who notifies you that she's 13 pregnant as a result of premarital sex? 14 It's not an addiction issue. We've 15 determined that premarital sex is premarital sex. 16 Okay. And as you sit here today, you can't 17 say where in the Bible addiction is covered? 18 Α No. 19 And you can't say where in the Bible it prohibits premarital sex, can you? 2.0 21 Α No, but I know it's in there. 22 In the Old Testament or New Testament? Q 23 Probably both, but I can think more -- I can 2.4 think more about New Testament situations. 25 Doesn't the New Testament also state that 0

1 you're not supposed to throw stones at people? 2 Α I believe there's a story about that. 3 Do you recall who was the -- who the stones 4 were being thrown at? I don't recall stones being thrown. 5 Ι Α remember there being a reference to stones being 6 7 thrown. 8 0 Do you remember the context? 9 Α Loosely, yes. What was it? What do you remember? 10 11 A woman that was engaged in sexual immorality 12 being brought before the Pharisees. 13 Okay. And didn't Jesus -- wasn't Jesus 0 14 involved in that story? 15 Α Yes. 16 Didn't he encourage the Pharisees not to 17 throw stones at the woman who was engaging in 18 premarital sex? 19 I believe so. 2.0 So, is Ramsey Solutions more like the Pharisees or the woman? 21 22 I never recall having had a discussion about Α 23 Ramsey Solutions as it relates to that story in the 2.4 Bible. 25 MS. COLLINS: Okay. All right. Let me

```
1
     take a quick break and I just need to review my
 2
     notes. Off the record.
 3
                 (Recess observed.)
                 MS. COLLINS: Back on the record.
 4
     BY MS. COLLINS:
 5
            Ms. Sievertsen, have you looked at or
 6
 7
     referred to anything other than the exhibits that
     I've discussed throughout this deposition?
 8
 9
            Have I looked at? Could you repeat the
     Α
     question? You cut out for a minute.
10
11
                   Other than the exhibits that I've
            Sure.
12
     provided, have you looked at or referred to any
     documentation or notes or anything throughout the
13
14
     course of this deposition?
15
                 MS. SANDERS: She means today during the
16
     deposition.
17
                 THE WITNESS:
                               Oh, during the deposition.
18
                 I wrote down some things as you were
19
     asking me questions, the board member names, the
2.0
     direct reports, and I have some other documents that
21
     were notes of mine from discussions with my
22
     attorney.
23
    BY MS. COLLINS:
2.4
            Okay. So, the notes -- are the notes that
25
     you have, are they in front of you?
```

```
1
    А
            They're beside me.
 2
            Okay. And have you looked at those during
 3
     the deposition?
            I haven't -- I haven't looked at them as part
 4
 5
     of my responses for the deposition, no.
                 MS. COLLINS: Okay. Well, I'm going to
 6
7
    mark those notes as an exhibit to the deposition.
     think they would be Exhibit Number 15.
 8
 9
                 MS. SANDERS: Objection to that,
               She didn't have them in front of her.
10
11
     They were off to the side.
                                 They were things she
12
     looked at before her deposition began.
                              Well, if they're on the
13
                 MS. COLLINS:
14
     table, then they're going to be part of the record
15
     in this deposition.
16
                 MS. SANDERS:
                              We'll object to that.
17
                 MS. COLLINS: So we're going to mark
18
     those -- okay, that's fine, you can object.
19
                 We're going to mark those as Exhibit
20
    Number 15, and the list that you made of the
21
     operating board as well as the people that you
22
     supervise, we're going to mark those as Exhibit
23
    Number 16.
2.4
25
```

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1
                 (WHEREUPON, a document was marked as
     Exhibit Number 15.)
 2
 3
                 (WHEREUPON, a document was marked as
     Exhibit Number 16.)
 4
 5
                 MS. SANDERS: No objection to that.
                 MS. COLLINS:
                               If you'll scan a copy of
 6
 7
     both of those and send them to the court reporter at
     the -- well, let's go off the record for one second.
 8
                 (Discussion off the record.)
 9
10
     BY MS. COLLINS:
11
            Ms. Sievertsen, for the document that's being
12
     marked as Exhibit Number 15, just make sure that the
13
     entire document that are the notes that you had on
14
     the table with you are scanned and produced to the
15
     court reporter, okay?
16
            I'll give them to my attorney.
     Α
17
                 MS. COLLINS:
                                Okay.
                                       That's all I have.
18
                 MS. SANDERS:
                                Nothing further.
19
                 THE REPORTER: Regular turnaround okay?
                 MS. COLLINS:
2.0
                               Yes, fine.
21
                 THE REPORTER: Did you want the witness
22
     to read and sign?
2.3
                 MS. SANDERS: Yes, she will read and
2.4
     sign. And we'd like a copy.
25
                 FURTHER DEPONENT SAITH NOT
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(Proceedings concluded at 11:20 a.m.)
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|----|--|------|--|--|
| 1 | ERRATA PAGE | | | |
| 2 | I, JENNIFER LYNN SIEVERTSEN, having read the foregoing deposition, Pages 1 through 59, do hereby | | | |
| 3 | certify said testimony is a true and accurate transcript, with the following changes (if any): | | | |
| 4 | | | | |
| 5 | PAGE | LINE | SHOULD HAVE BEEN | |
| 6 | 9 | 20 | Chris Dean and Amy Warren should be added | |
| 7 | 10 | 18 | "profession" should be "professional" | |
| 8 | 23 | 17 | Should be "We've just drawn the line for | |
| 9 | | | termination at intercourse." | |
| LO | 31 | 20 | "Jeremy Brelund" should be "Jeremy Breland" | |
| 11 | 31 | 21 | Luke Lefevre should be added | |
| 12 | | | | |
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| 21 | | | JEWNIFER LYNN SIEVERTSEN | |
| 22 | | | The state of the s | |
| 23 | WINESBY OF | | | |
| 24 | AL- 3/ 33/ | | | |
| 25 | Reported by: Jerri L. Porter, RPR, CRR, LCR | | | |
| | | _ | " Lan | |

| 1 | REPORTER'S CERTIFICATE |
|----|---|
| 2 | |
| 3 | STATE OF TENNESSEE |
| 4 | COUNTY OF Davidson |
| 5 | |
| 6 | I, Jerri L. Porter, RPR, CRR, Licensed |
| 7 | Court Reporter, with offices in Nashville, |
| 8 | Tennessee, hereby certify that I reported the |
| 9 | foregoing deposition of JENNIFER LYNN SIEVERTSEN by |
| 10 | machine shorthand to the best of my skills and |
| 11 | abilities, and thereafter the same was reduced to |
| 12 | typewritten form by me. I am not related to any of |
| 13 | the parties named herein, nor their counsel, and |
| 14 | have no interest, financial or otherwise, in the |
| 15 | outcome of the proceedings. |
| 16 | I further certify that in order for this document to be considered a true and correct copy, |
| 17 | it must bear my original signature, and that any unauthorized reproduction in whole or in part |
| 18 | and/or transfer of this document is not authorized, will not be considered authentic, and will be in |
| 19 | violation of Tennessee Code Annotated 39-14-104, Theft of Services. |
| 20 | THEIR OF SERVICES. |
| 21 | STATE |
| 22 | An Z. V D D PUBLIC C |
| 23 | Jerri L. Porter, RPR, CRR, LCR Elite-Brentwood Reporting Services |
| 24 | Notary Public State of Tennessee |
| 25 | My Notary Public Commission Expires: 2/6/2022 LCR 335 - Expires: 6/30/2022 |
| | |