



**The
Group Legal
Protection
Plan for You
and Your
Family**

Affordable Legal Protection You Can't Afford To Be Without

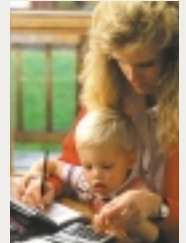
United Legal Benefits
www.unitedlegalbenefits.com

Consumer/Seller Relations – Any time you have a dispute with a manufacturer, distributor, service agency, contractor or retailer, you can rely on your plan attorney to help. Your attorney will review any matter concerning defects in merchandise, articles you've bought or services you've contracted.



Review of Legal Documents – If you don't always take the time to read and understand all of the documents you sign, it could lead to trouble. Before you sign, call your plan attorney to review and explain the "fine print" and legal language of documents including leases, financial agreements, bills of sale or service contracts.

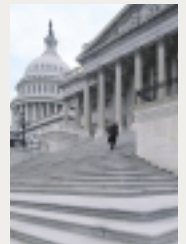
Preparation of Powers of Attorney – Your attorney can help you prepare specific and general "powers of attorney," bestowing the legal right to make important decisions. In family matters, this service may help protect elderly relatives or children who may need medical attention while in care of a family member or babysitter. This benefit also includes the preparation of "living wills."



Insurance Matters – Your plan attorney will help you understand your rights, interpret policy provisions and protect your interests.



Administrative Proceedings – Your attorney will provide you with advice in dealings with Federal and State agencies like the Social Security or Veterans Administrations. You may also seek your attorney's help with local regulatory bodies, like your local Board of Zoning Appeals.



Traffic Violations – Your plan attorney will advise and assist you with traffic court or District Court for all misdemeanor traffic offenses, including speeding and first-time alcohol related traffic offenses.



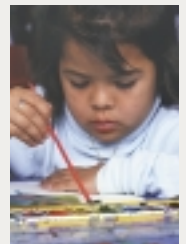
Family Law/Divorce – Your plan attorney will represent you in uncontested divorce with matters of child custody, child support, distribution of property and other proceedings necessary to dissolve the marriage.



Civil Actions – If you or your family is threatened with a legal suit, or you need to protect your family's legal rights, call your plan attorney. Counsel will assist you as a plaintiff filing a civil action, or as a defendant in all matters tried in the District Courts.



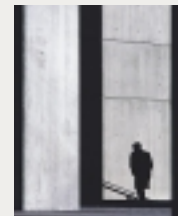
Adoptions – Your attorney will represent you as an adopting parent or as a step-parent in an uncontested adoption recommended by a licensed child placement agency or through parental consent.



Defense of Juveniles – Sometimes kids are in the wrong place at the wrong time, and can find themselves with legal problems. Your plan attorney can help you protect your children in non-criminal and misdemeanor criminal proceedings.



Criminal Violations – Your plan attorney will provide you with initial legal advice and consultation on any criminal matter in the District or Circuit Courts.



Credit Protection – If your credit is in jeopardy, call your plan attorney. Your attorney will assist you with billing disputes and collection agency harassment.



Protect You and Your Family Now

United Legal Benefits makes the above-listed services available to you, your spouse and your dependents for less than \$20 per month – a small price to pay for the protection you'll be afforded. Ensure easy access to a lawyer you can trust.



Enroll in United Legal Benefits by completing your enrollment application and returning it to United Legal Benefits today.

AFFORDABLE LEGAL PROTECTION

Legal Service or Need	Estimated Attorney Fees	
	ULB Member*	Non-Member**
General consultation and advice (by phone or in person)	0	\$125-\$175 per hour
Prepare a will with a contingent trust for minors, living will, medical durable power of attorney, and advance directives	0	\$400-\$500
Review and revision of will	0	\$150-\$250 per hour
Representation for uncontested divorce***	0	\$500-\$750
– With attorney representation in court	0	\$500-\$1250
Assist with landlord/tenant disputes	0	\$150-\$250 per hour
Process uncontested adoption	0	\$400-\$800
Consumer complaint for defective merchandise or warranty dispute	0	\$150-\$300
Review financial contract or lease	0	\$150-\$250 per hour
Assist with credit disputes	0	\$150-\$300 per hour
Attorney fees to purchase home		
– For buyer	0	\$350-\$600
– For seller	0	\$300-\$500
Juvenile court appearance (first offense)	0	\$400-\$750
Personal injury (contingency fee based upon award amount)	25-33% of award	33-43% of award
DUI Representation (first offense)		\$1000-\$1500
– MVA hearing regarding license suspension	0	
– District Court appearance	\$500	

*See ULB Summary of Services for specific details of coverage.

**Fees may vary among attorneys.

***Subject to discounted fee in Virginia.

In Virginia the United Legal Benefits is offered by United Legal Benefits of Virginia, Inc. VA. I.D.# VO318.

The cost to utilize all of these services as a ULB Member for one year is approximately the same amount one might spend to talk to an attorney for an hour or two without the Plan.



United Legal Benefits

Affordable Legal Protection You Can't Afford To Be Without

1400 Front Avenue, Suite 204
Lutherville, MD 21093

Tel: 410.769.9770

Toll Free: 800.546.1602

Fax: 410.769.9713

Email: info@unitedlegalbenefits.com

www.unitedlegalbenefits.com