

AFFORDABLE LEGAL PROTECTION FOR YOU AND YOUR FAMILY



Legal representation – you may need it more than you realize.

One in three Americans will need a lawyer in the next 12 months.

Reasons include:

- General advice and consultation
- Wills and probate
- Family law, including divorce matters
- Traffic violations
- Document review and preparation
- Administrative proceedings
- Real estate and housing matters
- Criminal matters
- Consumer and financial matters
- Juvenile matters

Unfortunately 80% of people who need legal help will not seek it because they don't know their rights, don't know an attorney or think it is too expensive.

You don't have to be one of those people. With the United Legal Benefits Plan, you will have an experienced law firm with attorneys you can trust providing legal protection and representation for you and your family – at a fraction of the normal cost.

Just as in health care, purchasing legal services as part

of a group plan significantly reduces the cost of those services. Legal advice or representation that could cost you hundreds or thousands of dollars if paid for individually is affordable with the United Legal Benefits Plan.

In fact, the cost of being a ULB member for an entire year is about the same as what you might spend to talk to a lawyer for about an hour without our plan.

ULB provides quality legal protection and personal service for less than \$20 per month.

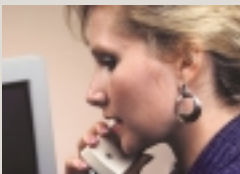
The ULB Plan is easy to use. When you sign up for the ULB Plan, you'll select a Stahl and Block attorney. As soon as your application is processed, you will receive our detailed Summary of Services and a membership card with your attorney's name and phone number. Any time you have a need for legal services or a legal question, simply contact your attorney. Your direct call to your attorney ensures complete confidentiality. There are no claim forms or separate billings to be concerned with – your regular monthly fee pays your attorney's fees for all ULB covered services.

United Legal Benefits Protects You and Your Family

For a low monthly fee, United Legal Benefits offers legal counsel and representation to you, your spouse and your legal dependents.

BENEFITS OF MEMBERSHIP

Membership in the United Legal Benefits Plan entitles you, your spouse, and your dependents to receive the following legal services from your plan attorney:



General Advice and Consultation – Sometimes a simple conversation with a knowledgeable attorney can be enough to give you peace of mind. Talk to your plan attorney as often as needed for legal answers or advice. Simply call the number on your membership card. If necessary, your plan attorney will schedule an in-office visit to work on the matter. This benefit is available for all areas of law covered in the Plan.



Preparation of Wills – The ULB Plan includes the preparation, revision and periodic review of your last will and testament by your attorney. You may include a guardianship provision and simple trusts for minor children. This benefit is also available to your spouse and dependent children.

Estate Matters – Your plan attorney will advise you of your responsibilities in the case that you are an administrator or executor of an estate.

Real Estate Transactions – This benefit provides legal assistance and review of contracts and documents in connection with the sale or purchase of any non-commercial property. This benefit also includes document preparation for non-monetary deed transfers to family members.

Landlord/Tenant Relations – If you're renting and have a problem with your landlord (like a repair issue or a security deposit dispute), your plan attorney can help you.

