



**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

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 \$20 or less per month.

The ULB Plan is easy to use. When you sign up for the ULB Plan, you'll select a lawyer from our list of panel attorneys. 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

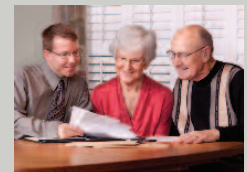
Membership in the United Legal Benefits Plan entitles you, your spouse, and your dependents to receive the following legal services from your plan attorney:



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.



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.



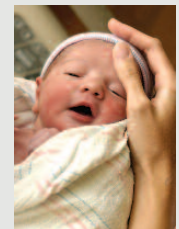
Traffic Violations – Your plan attorney will advise and assist you with traffic court or District Court for all misdemeanor traffic offenses, including speeding and first-time alcohol related traffic offenses.

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.

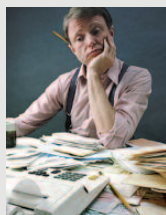
Adoptions – Your attorney will represent you as an adopting parent or as a step-parent in an uncontested adoption recommended by a licensed child placement agency or through parental consent.



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 \$20 or less 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	\$175 - \$200 per hour
Prepare a will with a contingent trust for minors, living will, medical durable power of attorney, and advance directives	0	\$500 - \$750
Review and revision of will	0	\$200 - \$300 per hour
Representation for uncontested divorce***	0	\$750 - \$1200
– With attorney representation in court	0	\$1500 - \$2000
Assist with landlord/tenant disputes	0	\$200 - \$300 per hour
Process uncontested adoption	0	\$750 - \$1000
Consumer complaint for defective merchandise or warranty dispute	0	\$250 - \$500
Review financial contract or lease	0	\$200 - \$300 per hour
Assist with credit disputes	0	\$200 - \$300 per hour
Attorney fees to purchase home		
– For buyer	0	\$500 - \$700
– For seller	0	\$400 - \$600
Juvenile court appearance (first offense)	0	\$800 - \$1200
Personal injury (contingency fee based upon award amount)	25 - 33% of award	33 1/3 - 40% of award
DUI Representation (first offense)		\$1500 - \$2500
– MVA hearing regarding license suspension	0	
– District Court appearance	\$500	\$800 - 1000

*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

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