

FOP LEGAL DEFENSE PLAN



DATE: May 11, 2011

TO: Legal Defense Plan Membership

FROM: FOP Legal Defense Plan Board of Directors

RE: Coverage Changes and Upcoming Price Increase

At the recent Legal Plan Board meeting the following changes were adopted.

Effective May 1, 2011, the Administrative Off-Duty coverage benefit limit increased from \$2,500 to \$5,000 per occurrence.

Effective on the first anniversary date on or after January 1, 2012, a price increase on participant fees in the Legal Defense Plan will be implemented. The new annual pricing will go into effect on your lodge or individual renewal date. The following is the new pricing structure:

- **Group Full Coverage (ABC)** **\$240**
- **Individual Full Coverage (ABC)** **\$258**
- **Group Civil/Criminal Coverage (BC)** **\$60**
- **Individual Civil/Criminal Coverage (BC)** **\$64**

Effective on the first anniversary date on or after January 1, 2012, The Legal Defense Plan will only offer the above coverages. All other coverage options have been eliminated and will no longer be available.

Careful consideration was taken by the board to implement these changes. Based on the most recent actuarial analysis, claim activity, and with the best interest of the plan in mind, these changes were implemented to continue to bring you the best plan and member benefit available.

The Legal Plan values your business and thanks you for your continued support. If there are questions pertaining to these changes, please forward those to Hylant Group at 800-341-6038 or you can contact Bill Peacock (Chairman, Legal Defense Plan, Inc) at 770-560-1746.

