



Here's what just a few ARAG Customers have to say:

"I know I always have an attorney...who is just a phone call away."

"The monthly fees are nominal and the plan has already saved me hundreds of dollars. As a single mother, I am so glad I can afford a lawyer any time I need one."

"The quality of service that I have received is great. Each attorney I've dealt with to date has been polite, understanding, knowledgeable, and very competent."

"I was very impressed by the speed of everything. I was also impressed by the sensitivity of the attorney I chose."

"I am sure that if it were not for this benefit, my legal situation would have forced me into bankruptcy. I feel that like health and automobile insurance, legal insurance is something that no person should be without."

Join 725,000 smart consumers who have selected ARAG for their legal protection needs!

You can enroll in SAMBA LegalRx right now.

Complete the enclosed enrollment application and return it to SAMBA in the envelope provided.

How can SAMBA LegalRx® offer such comprehensive legal benefits and services for just \$8.00 bi-weekly?

One of the questions we hear from our potential new customers, and also from customers who have enjoyed the benefits over time, is "how can we do it all so affordably?"

First of all, we're committed to making legal benefits and services affordable and accessible to those who can benefit from it. When you consider that the average hourly rate of an attorney in the U.S. is \$220*, it's no wonder people who could truly use an attorney's advice or expertise, typically just try to "go it alone." ARAG has built its business around making sure quality legal services are within reach.

We've designed a legal services program which streamlines the process for both you, our valued customers, and for the attorneys in a nationwide network of thousands. We assess needs, and help you find the services and quick answers and solutions you need, and whenever needed, help you to quickly locate a licensed attorney for your specific legal issue. We also give you direct access to numerous do-it-yourself legal forms, documents and materials. Many of our members use our quick and easy to use library for research, and actionable solutions on an ongoing basis.

So in addition to saving you a great deal of money, we also help to save more of your valuable time!

We're proud to have an "A" (Excellent) rating from A.M. Best

ARAG® is now a leading administrator of legal advisory plans, and ARAG Insurance Company has proudly received A.M. Best Company's Rating of "A" (Excellent). According to Best's report, "the rating reflects ARAG's strong capitalization, solid operating performance, and improving marketing profile." This is an added assurance to 725,000 customers across the U.S. that we're financially strong and stable, and that you can count on us to be here for your legal services needs whenever the occasion arises.



Are there any questions we can answer for you?

Call 1-800-378-9167

Ready to enroll in SAMBA LegalRx?

Complete the enclosed enrollment application and return it today!

Visit us online at www.sambaplans.com

*Altman Weil Law Firm Economics Survey, 2003

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SAMBA LegalRx® can help you protect your world.

Defend your rights.

Prepare for what's ahead.

React whenever you have to.

"We've got you covered."



It goes without saying...

Your world is worth protecting. And now you can do it for 57¢ a day!

We can help to resolve your legal issues.

Life can be complicated enough. But when legal issues arise, life can seem out of control. So we help our customers manage legal issues better, with a full array of legal services, many of which are paid-in-full with your SAMBA LegalRx® membership.

We can help you effectively handle smaller legal problems, so they don't become big legal problems.

Direct telephone access to a professional licensed attorney!

One of our most popular legal benefits is direct access to a professional attorney via a toll-free number. With this benefit, you can get legal advice, recommendations on the next legal steps to take, document review (of up to 4 pages per covered document), or simply get the assistance you need to be proactive in your legal planning. It's like you've got an attorney "on retainer" but without the big retainer cost! No matter how you decide to use this benefit it's ready and waiting for you just as soon as your membership is activated.

Sometimes just a phone call or a letter from an attorney can turn a situation around, and solve a problem very quickly.



We can help you with bigger legal problems, too.

Some of life's legal problems can be worked out with careful planning and preparation. And many of the SAMBA LegalRx benefits are designed to help you plan ahead, and keep legal problems at bay. But all too often, legal problems simply just "happen," even to law abiding citizens who do no wrong. A traffic accident. A wayward spouse. Or the many issues that can arise when you hire a contractor to do repairs or remodeling. Regardless of how big or small you and your family's legal issues are, we're here to help. Many legal services are offered as "paid-in-full" benefits. Lots more are available at a reduced rate. Here are just a few of the legal issues SAMBA LegalRx can help you to resolve:

- Buying a home
- Divorce
- Child custody and child support
- Bankruptcy
- Credit and fraud problems
- Contractor disputes
- IRS or tax issues
- Neighbor disputes
- Speeding tickets
- Serious driving issues or loss of license
- Tenant issues
- Warranty issues
- Wills and estate planning
- Adoption
- And much more

SAMBA LegalRx® helps to protect you and your family from Identity Theft, the fastest growing crime in the U.S.

Over 9.9 million Americans had their identity stolen in one form or another in 2003.* And it's on the rise. So SAMBA LegalRx has designed a very proactive approach to helping you protect yourself from being the victim of identity theft, and helping you get the situation resolved fast, if it should occur. You can call toll-free and speak with an Identity Theft Case Manager who will help you to protect yourself and your family from this often very costly crime. If you're the victim of identity theft, we'll help you figure out personal liability for the thief's debts, provide detailed information on reporting the theft to credit agencies and assess their duty to investigate, publish alerts and notify recent credit inquirers, and much more. We can also help you determine what other steps may be needed.

Identity theft is when someone obtains your personal information (credit card number, Social Security number, account number, etc.) and uses it without your knowledge to commit fraud or theft.

**Federal Trade Commission, September 3, 2003*

LegalRx® is easy to use!

Just pick up the phone and you're connected to legal advice and consultation.

It's easy to enroll.

Simply complete the enclosed Enrollment Application and mail it to SAMBA in the envelope provided.



ARAG® Services LLC is the Administrator of SAMBA LegalRx, and a nationwide leader in delivering legal services.

Since 1973, ARAG® has been an industry leader in the delivery of legal services. With innovative approaches, and a steadfast commitment to customer satisfaction, we've been able to continually grow and offer even more services. Our industry strength has even led to praise from the American Bar Association's Standing Committee on Delivery of Legal Services when we received meritorious recognition in the 2002 Louis M. Brown Award for Legal Access competition. ARAG now serves 725,000 individuals across the U.S., has nearly 500 corporate clients, and maintains a nationwide attorney network of thousands.



When more involved steps are necessary, your in-office attorney can help, in and out of court.

In-Office Legal Matters

SAMBA LegalRx provides solutions for the following In-Office Legal issues.

The following require a 90-day waiting period.

Legal Issue*	Network Attorney	Any Attorney <i>We'll reimburse you up to:</i>
Uncontested Court Adoption Proceedings	Paid-In-Full	\$300**
Uncontested Guardianship/Conservatorship	Paid-In-Full	\$300**
Juvenile Court Proceedings	Paid-In-Full	\$600**
Name Change Proceedings	Paid-In-Full	\$240**
Individual Standard Will	Paid-In-Full	\$125
Husband & Wife Standard Will	Paid-In-Full	\$150
Individual Complex Will	You pay fees over \$125	\$125
Husband & Wife Complex Will	You pay fees over \$150	\$150
Amendment to Will (Codicil)	Paid-In-Full	\$60
Living Will	Paid-In-Full	\$50
Power of Attorney	Paid-In-Full	\$90**
Consumer Protection	Paid-In-Full	\$2,040**
Tenant Protection	Paid-In-Full	\$2,040**
Loss of Driving Privilege	Paid-In-Full	\$2,560**
IRS Audit Protection	You pay fees over \$1,320	\$1,320**
IRS Collection Defense	You pay fees over \$3,000	\$3,000**

The following have no waiting period - use immediately!

Legal Issue*	Network Attorney	Any Attorney
Legal issues that require payment of a contingency fee such as personal injury, malpractice, and infliction of emotional distress	Network Attorneys will cap fees at 25% for the initial trial/settlement and at 30% for subsequent appeals	Not covered under LegalRx
Legal issues other than those listed ***	Receive reduced fees/rates of at least 25% from the Network Attorney's normal rates	Not covered under LegalRx

Want to find out if there's a Network Attorney near you? Call 1-800-378-9167.

*These issues are intended to provide a description of services offered through LegalRx. Please remember that only the written contract can give actual terms, coverage amounts, conditions and exclusions. **If you use a Non-Network Attorney, the plan will pay \$60 per hour up to the stated maximum amount. Trial Indemnity Benefits of \$1,200 for up to three days of trial time are included in this amount (\$200 per 1/2 day for trial time). Some legal matters are not included, such as employment matters. ***See exclusions in Certificate for details.

Defend your rights.

- What if you're unjustly accused of a crime?
- If your credit is damaged by someone else, what will you do?
- How would you deal with a neighbor dispute that turns threatening?
- Should you sign a promissory note from your in-laws?

Prepare for what's ahead.

- Do you have a current Will?
- What's the difference between a Will and Trust, and which is right for your family?
- Is your rental agreement legally binding?

React whenever you have to.

- If your child is harmed by another child, what should you do?
- What if your ex refuses to pay support, or abide by the visitation agreement?
- Should you have an attorney by your side if you have to appear in court for a traffic violation?

Call SAMBA at **1-800-638-6589** with your enrollment questions. Visit SAMBA online at www.sambaplans.com