

IMPORTANT MEMO

TO: FOP Legal Defense Group Participants
FROM: Hylant Group / Legal Defense Plan Administrators
DATE: July 13, 2004
RE: FOP Legal Defense Plan Pro-Rata Payments

We are pleased to announce effective 7/01/04 the Legal Defense Plan has gone to a pro-rata payment schedule.

What does this mean for you? You will now be billed in equal installments based upon your selected payment schedule:

GROUPS:

<u>Pay Period:</u>	<u>Installment:</u>
Annual	\$197.00
Semi-Annual	\$ 98.50
Quarterly	\$ 49.25

Group add-ons during the policy period will be billed the amount equal to the lodge's pay period installment.

We hope this will make it easier to do business with the FOP Legal Defense Plan.

If you have any questions, please contact us at 1-800-341-6038.

Thank you,



Michael E. Yon
Account Executive

Enclosure