

M E M O

TO: FOP Legal Defense Plan Participants
FROM: Hylant Group, Inc.
DATE: February 2, 2005
RE: Legal Defense Plan ID Cards

Legal Defense Identification Cards are issued for new members enrolling in the plan. If you have lost or misplaced your card, or the information on the card is incorrect you may request a replacement. The ID cards that are provided do not expire unless coverage is cancelled.

Take a moment to make sure the information on your card is correct. Please note, for group memberships the Lodge ID is the state and lodge number. If you have an individual membership, the Lodge ID is "O". It should resemble the following:

F. O. P. Legal Defense Plan

Lodge ID: KY29
Name: FOP Member
Certificate Number: 0123456789-A
Coverage Period: 2/01/05
Until canceled or terminated

**(Claim reporting instructions on back side)
Keenan & Associates 866-920-6600**

For identification purposes when requesting a new card please provide the following information: Name, SS#, Lodge #, and mailing address.

To inquire about a replacement card please contact Maureen Jagos at 1-800-341-6038 or maureen.jagos@hylant.com

Thank you.

Hylant Group, Inc.