

**ANNOUNCEMENT TO ALL EMPLOYEES:
Please Read Carefully**

Safeguard Yourself

and



Your Family!

Re: Family Legal Services & Identity Theft Program

We'd like to introduce you to TWO NEW EXCITING benefits that are part of our voluntary benefits package. An emerging new concept in the employee benefits area is the idea of providing Family Legal Services and Identity Theft Services in a similar arrangement that healthcare is provided. Enrolled participants pay only a modest premium per month, and in return, receive valuable services from top-rated professionals.

These programs are considered to be a "NOW Benefit" that can help protect your family and assets during economic uncertainty. *Identity Theft can happen to anyone. The Identity Theft services are provided by the world's leading risk consulting company with more than 30 years of experience. The company selected to provide these valuable legal services has been the leading provider of employment-based legal plans for over 38 years and is currently offering their services to over 30,000 employers nationwide. Both companies currently serve over 1 Million families and are well respected in their industries.*

The Legal Services Program was specifically developed to have attorneys help employees with their everyday life issues and financial concerns such as:

<i>Home Purchases</i>	<i>Traffic Tickets</i>
<i>Credit Matters</i>	<i>Divorce/Separation</i>
<i>Will Preparation</i>	<i>Disputes</i>
<i>Being Treated Unfairly</i>	<i>Child Support</i>
<i>Confusing Contracts</i>	<i>Insurance Claims</i>
<i>Lease Agreements</i>	<i>Security Deposits</i>
<i>Warranty Disputes</i>	<i>Being Sued</i>
<i>Tax Issues/IRS Audits</i>	<i>Debt Collection Practices</i>
<i>DUI / DWI</i>	<i>...and much more!</i>

The Identity Theft Program can help safeguard you from what's been described as "the Perfect Crime" that has reached epidemic proportions:

- You don't have to have good credit for someone to make you responsible for bills, criminal charges and employment in your name
- #1 Consumer Complaint in US Federal Trade Commission
- 10 MILLION victims each year Federal Trade Commission
- **Victims spend on average 607 hours** to restore their stolen identity ID Theft Resource Center, Sept '03
- **Average cost per victim is \$16,971** if legal fees and lost wages are included ID Theft Resource Center, Sept '03

Many legal services are available at no additional cost and can be used NOW to help you save money, protect your assets, and empower you in your everyday decisions. Services such as unlimited consultation, contract review, traffic court representation, and other discounts on major legal expenses are included. One key benefit is the preparation and annual update of your **Will, Living Will, and Health Care Power of Attorney** (save ~ \$500 per person). With the Identity Theft plan, you'll have **regular monitoring of your credit report and full restoration** by experienced professionals on your side if identity theft happens to you or your children.

We have acquired **special discounted group rates on payroll deduction:**

Legal Services Plan with Legal Shield \$3.63/wk

Identity Theft Plan \$2.98/wk

Both plans \$5.93/wk (10% discount)

Covers member, spouse or significant other, and certain dependent children

FOR INFORMATION ON HOW TO ENROLL:

For your convenience a special website has been set up at

www.legalshield.com/info/montgomeryco

At this website you can learn more about the plans and enroll on line.

Contact Human Resources for access to enroll on line or for enrollment forms call (540) 394-2007.

For more plan details, call the Peak Performance Group Benefits Specialists at (877) 588-9961.

Plan benefits emphasize preventive legal care to keep minor legal and ID Theft issues from becoming more serious and financially devastating.

Please Note: More details at www.legalshield.com/info/montgomeryco