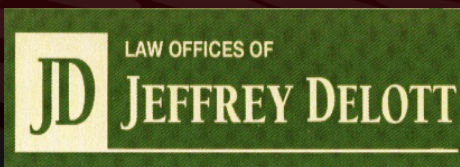
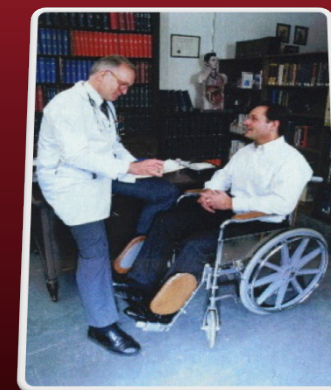


Jeffrey Delott has over 25 years litigation experience, and represents claimants throughout the disability process, from the filing of disability applications through the courts on appeal. He has helped thousands of people obtain SSD, FERS, NYCERS and NYSRS benefits, disability pension benefits, and disability benefits under individual and group policies from many insurance companies, including UnumProvident and its related companies, Prudential, Reliance, Guardian, Berkshire, CIGNA, Equitable, CNA, Hartford, Jefferson Pilot, MetLife, Sun Life Financial, Aetna, Mutual of Omaha, Life Insurance Company of North America and Highmark.

After he graduated magna cum laude with a B.A. in psychology from the University of Virginia, Mr. Delott received his Juris Doctorate from the University of Pennsylvania School of Law. Mr. Delott is admitted to practice in the state and federal courts of New York and Pennsylvania, and handles cases in other jurisdictions as well.

Don't take chances with your disability benefits. You want the best legal representation you can find. You want an Ivy League lawyer whose practice is devoted solely to securing disability benefits. You want an attorney who is responsive to you, and aggressive with the insurance companies



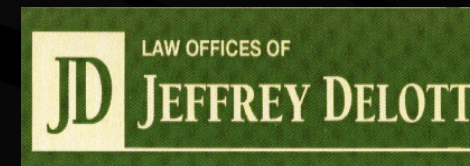
## YOUR COMPANY'S DISABILITY PLAN

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*"Practice Devoted To Disability Law"*

Just as you may have a medical plan at work you may also be covered under a disability plan. If you cannot work you should immediately ask your company for a copy of the short and long term disability plans.

A disability plan typically will pay you 60% of your base salary. However, it is also typical for a disability to subtract other disability benefits, such as Social Security and Workers Compensation benefits.

The default position for insurance companies is to deny or terminate a disability claims, and they will seize upon any excuse to avoid paying benefits. Benefits are frequently denied if medical records are not received by an arbitrarily short deadline.

Insurance companies like relying on isolated and aberrant findings to justify their denials, and like misconstruing any ambiguity in the records against a claimant. To make matters worse, insurance frequently pay their own doctors to contradict your doctor's opinion that you are disabled, and may pay to have you secretly surveilled.



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### **They're The Problem, We're The Solution**

The insurance companies have spent years perfecting ways to avoid paying disability benefits. They are in the business of making money, and the fewer claims they pay, the more money they make. If you can no longer work because of a physical or mental condition don't let the insurance companies keep you from the money you are entitled to receive.

Let us help even the playing field for you. We are in the business making sure that get what is rightfully yours when you become disabled. We know how to combat the tactics that insurance companies use. We will help you marshal the medical and vocational evidence that you need to obtain your benefits as quickly as possible.