

AMERICAN BAR ENDOWMENT

*Insuring your life's needs. Advancing your life's work.*

1-800-621-8981 • [information@abendowment.org](mailto:information@abendowment.org) • [www.abendowment.org](http://www.abendowment.org)



American Bar Endowment  
321 North Clark Street, 14th Floor  
Chicago, IL 60654-7648

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Return Address



PLACE  
STAMP  
HERE

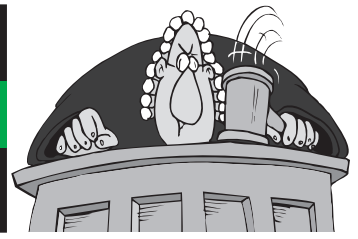
**Tell us your thoughts!**

**Please return this completed survey either by mail,  
fax, or with your bill.**

**Your feedback is important for helping us to  
better serve ABA members like you!**

# BENCH

## PRESS



A newsletter for ABA/ABE members Spring 2008

### How ABE helped me—

#### Jane's story

I bought my first ABE-sponsored Plan in 1993. As a partner in my law firm, I travel often and to many different places; so the ABE Group Accidental Death & Dismemberment Plan (AD&D) was a perfect fit. I have peace of mind knowing my AD&D Plan will cover me, wherever I travel, regardless of the reason—business or pleasure.

The ABE Plan is affordable, and I know the ABE has selected a trusted company for insurance, New York Life. In addition, I don't know of any other similar plan that allows me to donate the dividends from my plan knowing they will support legal research, public service, and educational projects.



**Jane Barrett**

*ABA Member/ABE Director*

*ABE Insured since 1986*

**Do you have an ABE story? Tell us about it! Call, or write us today!**

#### Meet Your American Bar Endowment Staff



**Gary Karlowicz**

Gary Karlowicz has worked as ABE's Accounting Manager for eight years.

Gary is responsible for the year-end audit, tax returns, cost allocations, as well as ABE's automatic premium payment plan. If you are not already enrolled in this program for your premium payments, Gary encourages you to please read more about it at [www.abendowment.org/forms/auto\\_pay.asp](http://www.abendowment.org/forms/auto_pay.asp), and help ensure that you never miss a premium payment!



#### Two supplemental insurance plans that are **GUARANTEED** for ABA Members!

It may be wise to supplement life insurance protection with the ABE-sponsored Group Accidental Death & Dismemberment Plan\*\*. You don't have to have a personal injury practice to know that accidents can happen anytime, anywhere. According to the National Safety Council (Injury Facts 2005/2006 Edition) accidents are the fifth leading cause of death for people of all ages.

##### Group Accidental Death & Dismemberment Plan (AD&D)\*\*

- Up to \$500,000 for covered accidents
- You are covered at home ... on the job ... on vacation ... anywhere in the world
- 30-day free look
- Coverage is portable†, so you take it with you even if you change firms

In addition, today's rising health care costs are one of life's certainties. The ABE-sponsored Group Hospital Indemnity Plan\* can go a long way toward easing the expense of a hospital stay. It can provide up to \$400 per day — for up to one year — when you're hospitalized.

##### Group Hospital Indemnity Insurance Plan (HIP)\*\*

- Coverage every day, up to 365 days
- Daily benefit amounts up to \$400/day, for up to 365 days
- 30-day free look
- Coverage is portable†, so you take it with you even if you change firms
- Benefits can be used however you choose

In March, the ABE sent information about both of these plans to ABA members. If you would like additional information\* about these plans, please contact us at [information@abendowment.org](mailto:information@abendowment.org) or 800-621-8981. Dividends are not guaranteed.

\*Including plan features, costs, eligibility, renewability, limitations and exclusions.

\*\*Both HIP and ADD are underwritten by New York Life Insurance Co., 51 Madison Ave., New York, NY 10010 on Policy Form GMR. HIP is subject to a preexisting conditions clause.

†Subject to state regulations that normally apply to plans, government regulations and Group Policy terms relating to continuing eligibility and termination of coverage. Plans are available to ABA Members only; many plans offer family coverage.

### Donating Dividends— A win-win for members!

If you are one of the more than 85% of ABE insured members who donate your dividends, you “win” in two ways:

1. You are helping to fund more than 200 law-related research, public service and educational programs of the ABA Fund for Justice and Education (FJE) and the American Bar Foundation (ABF); and
2. You are eligible for a charitable contribution deduction on your income taxes.

Thank you to all insured members who donate their dividends! This support is vital to the success of the more than 200 law-related projects of the FJE and ABF. For more information about the projects these grants support, please call the FJE at 312-988-5404 or the ABF at 312-988-6500.

### Look at what you supported— Commission on Women in the Profession

In today’s workplace, progress is being made to ensure equal career opportunities for women and minorities. With diversity initiatives becoming standard practice in most law firms, more than half of the associates in private law firms are women and 15% are lawyers of color. However, these statistics fail to reveal the struggles faced by individuals grappling with both gender and racial constraints. A recent study by the National Association of Law Placement (NALP) indicated that more than 80% of minority female associates leave their positions in private law firms within five years of being hired.

With most research centering on the career path of minority lawyers or that of women lawyers, very little has been reported on the unique experiences of women of color in the legal profession. To fill this gap, the ABA Commission on Women in the Profession launched its Women of Color in the Legal Profession Research Initiative to create a complete portrait of the career dynamics facing today’s women attorneys of color.

Through the generous support from the American Bar Endowment, the ABA Fund for Justice and Education proudly supports the Commission as it seeks to remove the barriers faced by women attorneys of color. Nearly 1,350 attorneys of all demographics – women of color, men of color, white women and white men – about 72% of those contacted, participated in the Commission’s recent national survey or focus groups.

In the fall of 2006, the Commission completed its research and issued its final report, *Visible Invisibility: Women of Color in Law Firms*, detailing the noticeably different career paths that women attorneys of color experienced. The findings showed that female minority lawyers often had greater levels of salary disparity, lacked mentoring opportunities, were denied desirable assignments, and faced barriers in reaching their required billable hours.

The Commission advised law firms to review the firms’ diversity initiatives to see if women of color were incorporated into their goals and issued recommendations to improve their firms’ diversity goals. By acknowledging that women of color have unique needs within the larger diversity and professional development efforts already in place, progress will be made to ensure that our legal profession reflects the society it serves.

### ABE-sponsored insurance and charitable giving products

- Group Term Life
- Group Hospital Indemnity
- Group Accidental Death & Dismemberment
- Disability Income
- Group Office Overhead
- Excess Major Medical
- Retirement Contribution Disability
- Charitable Gift Fund (Donor-Advised Fund)

#### ABE Vision

Making a difference by funding programs that advance the American justice system and the rule of law.

#### ABE Mission

To generate funds for the support of law-related public service, educational, and research programs by building and sustaining the Legal Legacy Fund and by sponsoring insurance and other programs for the legal profession that encourage charitable giving.

Dear Member:

At the American Bar Endowment, we are determined to make your experience with us a great one. We are constantly looking for ways to improve our relationship with members, and that's why we need your help. We'd like you to tell us how we're doing.

Please take a moment to complete and return the attached survey in your billing envelope, or fax it to us at (312) 988-6401.

Thank you for your participation in one of the only insurance programs that allows you to provide quality insurance protection for yourself and your family, and also to give back to the public service activities of the Bar.



Renee Z. Leskiw  
Executive Director



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## Member Survey

1. What coverage do you currently have through ABE?  
(Check all that apply.)

- Group Term Life
- Disability
- Retirement Contribution
- Disability
- Excess Major Medical
- Group Accidental Death & Dismemberment
- Group Hospital Indemnity
- Group Office Overhead Expense

2. Do you feel the plan(s) sufficiently meet(s) your needs?  
 Yes  No

If not, what changes would you recommend to better meet your needs? \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

3a. Are you aware of our Automatic Payment Plan—a way to make premium payments directly from your checking account?

- Yes  No

3b. If No, would you like to receive more information about the plan:

- Yes  No

4. Overall, how would you rate the billing format as far as readability and clear instruction:

- Superior  Very good  Good  Fair  Poor

5a. Would you like information sent to you regarding other ABE Charitable and Insurance plans or increasing your current insurance coverage?

- Yes (complete the address section below)  
 No

5b. If Yes, please indicate the plan(s) for which you would like more information\*:

- |  | New                      | Increase                 |
|--|--------------------------|--------------------------|
| <input type="checkbox"/> Group Term Life               | <input type="checkbox"/> | <input type="checkbox"/> |
| <input type="checkbox"/> Disability                    | <input type="checkbox"/> | <input type="checkbox"/> |
| <input type="checkbox"/> Excess Major Medical          | <input type="checkbox"/> | <input type="checkbox"/> |
| <input type="checkbox"/> Group Accidental Death        | <input type="checkbox"/> | <input type="checkbox"/> |
| <input type="checkbox"/> Group Hospital Indemnity      | <input type="checkbox"/> | <input type="checkbox"/> |
| <input type="checkbox"/> Group Office Overhead Expense | <input type="checkbox"/> | <input type="checkbox"/> |
| <input type="checkbox"/> Retirement Contribution       |                          |                          |
| <input type="checkbox"/> Disability                    | <input type="checkbox"/> | <input type="checkbox"/> |

Have you changed:  Address  Phone number

Date: \_\_\_\_\_

Member ID Number: \_\_\_\_\_

Name: \_\_\_\_\_

Firm: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_

State: \_\_\_\_\_ Zip: \_\_\_\_\_

Office Phone Number: \_\_\_\_\_

Home Phone Number: \_\_\_\_\_

E-mail: \_\_\_\_\_

6. Would you like to receive the following via e-mail?

- Quarterly Newsletter  Weekly health tip  
 New product/rate information  GiftLaw e-mail

\*Including plan features, costs, eligibility, renewability, limitations and exclusions. All 3 Group Term Life Plans, HIP, ADD and OOE are underwritten by New York Life Insurance Co., 51 Madison Ave., New York, NY 10010 on Policy Form GMR. Disability and Excess Major Medical Plans are underwritten by The United States Life Insurance Company in the City of New York, a member company of American International Group, Inc. Plans may vary and may not be available in all states.