

Did you know that every year 1 in 2 families require the services of an attorney? In many instances, legal issues are precipitated by other personal and professional challenges. Mounting debt, tax season, or a personal crisis may be the catalyst for legal assistance. To help address these multiple needs, Legal Club created the Family Protection Plan (FPP).

Benefit Summary

This professional network has contracted with Legal Club to provide its members with free and discounted care in all of the following areas:

- **Free and Discounted Legal Care • Tax Preparation & Advice • Financial Education & Credit Counseling**
- **Identity Theft Solutions • LifeEvents™ Counseling**

Free & Discounted Legal Care

Guaranteed Low Hourly Rate: Plan attorneys have contracted to charge no more than \$125.00 per hour, or 40% off their usual and customary hourly rate, whichever is greater, for legal care that goes beyond the free and discounted services.

Free Legal Services

- Initial phone consultations for each new matter.
- Initial face-to-face consultations for each new matter.
- Review of independent legal documents (6 page maximum per document).
- Plan attorneys will prepare a free Simple Will for you and your family, as well as update the Will annually.
- A state specific, web based, free Living Will form is available to members. This form can be taken to a plan attorney and completed by the attorney.
- Plan attorneys will help members represent themselves in small claims court.
- Assistance in solving problems with government programs, such as INS and Welfare.
- When deemed appropriate by your plan attorney, he or she will write letters on your behalf (one letter per legal matter).
- When deemed appropriate by your plan attorney, he or she will make phone calls on your behalf (one phone call per legal matter).

In many states, attorney liability may require plan attorneys to obtain a retainer from the member prior to providing some of the free member benefits.

Discounted Fee Schedule

Legal Service	Member Rate	Non-Member Rate
Traffic Ticket Defense	\$ 89.00	\$ 199.00
Name Change	\$155.00	\$ 365.00
Simple Will (w/ Minors Trust)	\$250.00	\$ 530.00
Chapter 7 Bankruptcy	\$750.00	\$1,500.00
Non-Support (Spouse/Child)	\$275.00	\$1,490.00
Simple Divorce	\$275.00	\$1,100.00
Regular Incorporation	\$295.00	\$ 585.00
Personal Real Estate Closing	\$250.00	\$ 675.00

The fees listed above do not include additional filing fees, costs, or administrative expenses. They are only for legal services rendered.

Contingency Fee Discount: Members will receive a 10% discount on contingency based cases.

Tax Preparation & Advice

A panel of Certified Public Accountants will provide the following services to you at no charge:

- Unlimited advice on federal taxation via toll-free phone call/fax/e-mail.
- Free tax return preparation (includes 1040EZ, 1040A, and 1040).*
- Free preparation of any tax schedules that accompany the form 1040.*
- Unlimited advice on federal taxation for small business owners (sole proprietors)
- IRS audit assistance.
- IRS notification assistance.
- Tax planning.
- Review of prior year's tax return.*
- Member portal with tax tips, tax law changes, tax organization area, IRS audit area, IRS notification area, and member advice on-line.
- Alternatively, members receive \$20 off tax preparation at H&R Block®.**

*Limited to one (1) per household.
**For new H&R Block clients only. A new client is a person who did not use H&R Block offices services to prepare their prior year return. Not valid on federal form 1040EZ and related forms. Valid only at participating US offices. Void if sold, purchased or transferred, and where prohibited. Offer must be presented prior to completion of initial tax office interview and may not be combined with any other offer, discount or special promotion or pricing program. Valid only for tax prep fees for an original personal income tax return. © 2009 HRB Tax Group, Inc.

Financial Education & Credit Counseling Services

This program provides our members with personalized services 24 hours a day, 7 days a week via telephone and online tools.

The following free services are included with this program:

- Complete financial assessment.
- Certified Credit Counselors perform a complete credit and debt analysis.
- Advice covering first time home ownership, mortgages, refinancing, reverse mortgages, and much more.
- Online tools and easy-to-use calculators.
- Online articles.
- Click on hotlinks to access consumer resources.
- Take tests and quizzes to improve money management skills.
- Courses teach members the skills needed for smart money management.

Identity Theft Solutions

Our program helps prevent identity theft, and provides comprehensive, paralegal assisted restoration in the event a theft occurs.

Members receive all of the following identity theft services:

Keylogging Defense System™

Our Keylogging Defense System™ eliminates online identity theft by encrypting every keystroke at the keyboard level and then reroutes those encrypted keystrokes directly to your browser. Our Keylogging Defense System™ bypasses the multiple communication areas that are normally vulnerable to keylogging attacks that could compromise your vital information.

With our defense system, members can now E-mail, access critical business applications, browse, shop and bank with confidence knowing that each and every keystroke is encrypted and not being transmitted to an awaiting Identity Thief.

The download and installation instructions will be included in your new member fulfillment kit. If you are already a member of Legal Club then simply call customer service at (800)305-6816 to obtain your license key.

Identity Monitoring

Monitors the activity associated with an identity across multiple data sources to detect the type of fraudulent activity that takes place prior to the theft of an individual's identity. Sources include:

- Credit Bureau Data
- DMVs
- Bankruptcy Lien and Judgment Filings
- Utilities
- Public Records
- Private Contributory Databases

Recovery Team Benefits

- Damage assessment
- Notifying the three major credit bureaus
- Pull credit report from 3 major bureaus
- Placing fraud alerts
- Creating customized recovery plan
- Assisting the members with the restoration of their personal identity to its pre-theft state

Lost/Stolen Credit Card Assistance

- Paralegals assess damage
- Cancel affected cards
- Re-issue new cards
- Provide daily credit monitoring from all 3 bureaus for 6 months to help prevent any further fraud

Insurance Benefit

Each member is provided with \$25,000 worth of Identity Theft Insurance. This coverage will help offset some of the cost of restoring their identity to its original status.

Identity Theft Insurance is not available in NY. Identity Theft Insurance is underwritten by a nationally recognized Insurance Carrier with an "A" or better AM Best Rating. Contact Legal Club of America for more details. Restoration and Lost Credit Card Services are available to members and their eligible dependents. Insurance coverage and Identity Monitoring is limited only to the member.

LifeEvents™ Counseling

This program is designed to meet the needs of Legal Club's members and their families. LifeEvents™ members have toll-free, 24/7 365 day access to Advocates who will provide them with personal consultation services. Our Member Advocates are masters-level clinicians who have specialized training in phone-based assessment and consultation.

We offer the following comprehensive services, which have proven to be effective in managing personal issues with various levels of care:

- 24-hour member advocate line
- Crisis and urgent needs management
- Goal and success planning consultation
- Resource materials
- Follow-up

Eligibility

Membership includes the members spouse or domestic partner, dependent children who are under the age of 25 and any dependent individuals living in the plan member's home such as a parent or grandparent.

Free Membership

After six continuous years of participation in Legal Club, members will no longer be required to pay for access to the free & discounted LEGAL benefits! Payroll deductions will continue at a significantly reduced rate so that members can access the other NON-LEGAL RELATED SERVICES.

All this for only \$14.00 per month

Please use the following contact information to access your benefits. Always identify yourself as a Legal Club of America member when accessing any of your benefits.

Legal Referrals
800-305-6816
www.legalclub.com

Restoration & Lost Credit Card Assistance
800-441-6531

Financial Education Services
866-944-2227
www.moneymanagement.org

Identity Theft Insurance
866-IDHelp2(866-434-3572)
Policy Number: 916304

Tax Preparation & Advice
866-544-4399
www.taxhotline.net

LifeEvents™ Counseling
888-594-9288



**Legal Club
Of America®**



Legal Club of America® is proud to partner with The Breast Cancer Research Foundation® and will contribute 2% of all worksite revenue to BCRF whose mission is to achieve prevention and a cure for breast cancer in our lifetime. A minimum of 85 cents of every dollar contributed goes to research and awareness programs.