

Family Protection Plan

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: Members will never pay more than \$75.00 per hour for legal care that goes beyond the free and discount schedule.

Free Legal Services

- Initial phone consultations for each new matter (no time limit).
- Initial face-to-face consultations for new legal matter (no time limit).
- Review of independent legal documents (6 page maximum per document, no limit to the number of new independent documents).
- Plan attorneys will prepare a free Simple Will for you and your family, as well as update the Will annually for free.
- A state specific, web based, free Living Will for is available to members. This form can be taken to a plan attorney and completed by the attorney for free.
- 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, with no limit on the number of new legal matters).
- When deemed appropriate by your plan attorney, he or she will make phone calls on your behalf (one phone call per legal matter, with no limit on the number of new legal matters).

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 \$25 off tax preparation at Jackson Hewitt® Tax Services.

*Limited to one (1) per household.

Financial Education & Credit Counseling Services

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

The following free services are included with this program:

- Complete financial assessment.
- Certified Credit Counselors perform a complete credit and debt analysis.
- "Ask Susan" online counseling sessions. Email your questions and receive a personal response.
- 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 members have toll free access to paralegals who will assist them with the process of preventing ID theft and/or restoring to its pre-theft state.

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
- 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

- Pull credit report from 3 major bureaus
- 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 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:

- Damage assessment
- Notifying the three major credit bureaus
- Placing fraud alerts
- Creating customized recovery plan

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 are entitled to a FREE MEMBERSHIP!

**Free Membership provision extends to Legal Care benefits only. Other services are not eligible for free membership.

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

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

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

LifeEvents™ Counseling
800-843-1327

Identity Theft Insurance
866-IDHelp2(866-434-3572)
Policy Number: 916304
Restoration & Lost Credit
Card Assistance
800-441-6531



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