

## **Family Legal Protection Plan Benefits**

### **Included Legal Services**

#### **Online Legal Resources**

Online Enrollment  
Branded Web-site  
Numerous eLaw Libraries  
Document Library

#### **Basic Legal Services**

Telephone Advice and Consultation  
Initial Law Office Consultation  
Review of Simple Document  
Document Preparation  
Follow-Up Calls and Letters

#### **Covered Legal Services**

Life Insurance Claim  
Consumer Dispute  
Small Claims Court Representation  
Will and Codicil Preparation  
Simple Will Preparation  
Living will and/or Health Care Power of Attorney  
Probate of Small Estate  
Real Estate Sale or Purchase of Primary Residence  
Landlord/Tenant Disputes  
Debt Collection Defense  
Tax Audits  
Separation, Divorce, Annulment  
Name Change  
Guardianship/Conservatorship

Adoption  
Civil Litigation Defense  
Administrative Hearings  
Misdemeanor Defense

### **Included Better Benefit Services**

#### **Credit/Debt Management Services**

Initial Consultations  
Credit Repair Coach  
Debt Management Coach  
Debt Consolidation Coach  
Comprehensive Family Budget  
Financial Management Seminars  
Debt/Credit eLibrary  
Follow-up Calls

#### **Financial Planning Services**

Initial Consultations  
Financial Online Library  
Financial Calculators and Workshops  
Financial Planning Seminars  
Financial Plan Preparation

#### **Internet Benefits**

Unlimited Access to eLaw Library  
Online Information on Domestic Violence and the Law  
Elder Care eLibraries  
Estate Planning/Wills/Trust/Probate eLibraries  
Small Claims and Consumer "Self Help" Sections

## **Family Legal Protection Plan Benefits (cont'd)**

### **Identity Theft Prevention/Recovery Services**

- Initial Consultations w/Attorney
- Initial Consultations w/Credit Restore Counselor
- Personal Recovery Kit
- Credit Restoration Counselor/Advocate
- ID Theft Prevention Workshops/Seminars

## Family Legal Protection Plan Services

- Consultation:** Initial legal consultations with Plan Attorneys if needed and personal assistance on any legal problem is discussed with Member for up to ½ hour
- **No charge** for each consultation with Plan Attorney
  - **Unlimited number of initial consultations**
  - **Member's choice** each consultation can be:
    - In person with Plan Attorney
    - By phone with Plan Attorney
    - Online with Plan Attorney
- Guaranteed Plan Rate:** Special plan hourly rate for all covered services that may not have a special rate or no cost attached to them as outlined in this proposal.
- Reduction of up to 25% from Normal Rate.
  - Covers all general matters that do not have special rates in this plan
- Phone Calls/Letters:** Dispute resolution calls/letters [up to 3 separate matters per year] at no additional charge to attempt to resolve legal disputes without a lawsuit
- Legal Document Review/Writing:** **Document review** of many types of legal documents
- **No charge** for each document review
  - **Five (5) documents** per Plan Member Per year [six pages per document] Member's choice each document review can be:
    - In person with Plan Attorney
    - Review/prepare directly online with Plan Attorney
    - By comparing document to those in document library
- Small Claims Court Preparation:**
1. Plan Members have Small Claims or consumer problems when they call for service. Our **Consumer Resource Center** has the following benefits:
    - *"Facing Consumer Problems and Winning"* 70-Page Consumer Booklet
    - Small Claims and Consumer Internet Netline
  1. "Facing Consumer Problems and Winning" Consumer Booklet. Plan Members can obtain a copy of our "Facing Consumer Problems and Winning" book. This book contains pages of information, and describes common legal situations, and it provides general information about the law and provides certain steps that members can take to help themselves solve their legal problem. This booklet is available at no additional charge to members only. It can be ordered on our Web site at [www.legalaccessplans.com](http://www.legalaccessplans.com) or by calling 1-800-562-2929. There will be no charges of any kind to Plan Members for this publication.
  2. **Small Claims Court Preparation** Consultation at no additional charge by phone with attorney on Small Claims lawsuits
- Each Problem** can also be accessed [at Plan Rate]:
- In person with Plan Attorney
  - Online with Plan Attorney
  - **Complete Library** to help plan Member understand legal issues and legal disputes involving legal Issues in Small Claims Court cases, including, credit issues, injuries,

## Family Legal Protection Plan Services (cont'd)

### Wills and/or Trusts:

Simple will prepared at no additional charge for each Member, their Spouse, their Dependents, the Member's Parents, and the Spouse's Parents

- Covers annual update of Will each year enrolled
- Covers Living Will, if Member has a simple Will

### Additional Will Benefits:

Unlimited access to **Will and Living Will Centers** at no additional charge to will preparation or will dispute issues

- No charge for unlimited access
- Complete Will Library to help Plan Member understand legal issues and legal disputes involving Wills
- Each Will or Living Will issue can be reviewed:
  - In person with Plan Attorney
  - By phone with Plan Attorney
  - Online by reviewing legal summaries and case studies

### Additional Trust Benefits:

**Living Trust Center** - Unlimited Access at no additional charge to review/research or understand trust issues or disputes [Trust preparation is additional]

Each Living Trust issue can be reviewed:  
 In person with Plan Attorney  
 Online with Plan Attorney  
 Online by reviewing legal summaries/case studies/sample documents

### Domestic Relations:

Complete Coverage on all Family Matters, including Divorce, Child Custody, Support, Alimony, Name Change, Adoptions, Domestic Violence, and related matters. All Services are provided under an "access format", which requires that members pay for services only if needed and at the Plan Reduced Hourly Rate of 25%.

Also, our online Family Law Libraries provide a wealth of unlimited access to members whenever they have a need for information.

### Real Estate:

Complete Coverage on all Real Estate Matters, including Boundary Disputes, Neighbor Problems, Landlord/Tenant, Property Purchases/Sales, Defective Construction Contracts, and related matters. All services are provided under an "access format", which requires that members pay for services only if needed and at the Plan Reduced Hourly Rate of 25%.

Also, our online Real Estate Libraries provide a wealth of unlimited access to members whenever they have a need for information.

### Bankruptcy:

Complete Coverage on all Debtor/Creditor issues, including Credit Issues, Collection Agencies, Debt Consolidation, Bankruptcy, and related matters. All Services are provided under an "access format", which requires that members pay for services only if needed and at the Plan Reduced Hourly Rate of 25%.

Also, our online Credit/Debt/Collection Libraries provide a wealth of unlimited access to members whenever they have a need for information.

## Family Legal Protection Plan Services (cont'd)

### Court Trials/Judicial/Administrative Proceedings:

Complete Coverage on all types of Litigation Issues before state and federal courts. All Court Trials/Judicial/Administrative Proceeding Services are provided under an "access format", which requires that members pay for services only if needed and at the Plan Reduced Hourly Rate of 25%.

Also, our online Small Claims and Consumer Law Libraries provide a wealth of unlimited access to members whenever they have a need for information. Members now have a knowledge base to find the information the need to sue or defend themselves in Small Claims Court, when their legal problem does not merit hiring a lawyer.

Additionally, our Plan Law Firms are equipped with Online Office Sites to enable members to obtain additional Court/Litigation information from the Plan Law Firm Online Office Libraries

**Guaranteed Special Low Rates:** These have specific definitions and the plan booklet defines each service.\*

- Traffic Ticket Defense	\$ 89.00
- Bankruptcy Chapter 7	\$250.00
- Name Change	\$155.00
- Will w/Minor Trust	\$170.00
- Non-Support (Spouse/Child)	\$239.00
- Divorce (Simple)	\$210.00
- Corporation (Regular)	\$239.00
- Non-Commercial Real Estate	\$175.00

\*If the legal matter does not fit into these specific definitions, the special plan hourly rate for these services will apply.

### Guaranteed Discounted Contingency Fees:

Contingency rate discounts apply in those cases where attorneys customarily take a case on a contingency fee (an agreed upon portion of any recovery to you), depending upon what happens when the case ends.

- When state laws set contingency fees. Lesser of 10%, less than state law minimum fee or the attorney's usual fee.
- When state laws do not set contingency fee. Maximum of 29% if settled before trial, 36% if a trial is conducted, or after, 40% after an appellate brief is filed.

### Newest Service: Domestic Violence and the Law

As a service for both employers and affected employees, we believe that domestic violence is a problem that is more pervasive that recognized. In studying this issue, we found two problems were apparent:

Domestic Violence is a Primary Source of Workplace Violence; and Little Information about How the Legal System Can Help Is Available to Victims

## Family Legal Protection Plan Services (cont'd)

Instead of simply publishing an 800 community hotline number on an employee restroom door, we decided more must be done to educate victims, and employers, about what the legal system can, and cannot do, for victims. We learned that victims often have no clue what will happen to them when they call the police, or file for a protective order.

Our Web site spends pages informing victims of what to expect from the police and what the court system can do to help protect them and their children. They can learn all of this information ***before*** they make a decision to act, or not.

We believe that by educating victims we can actually save lives. And, by educating employers, we can prevent some instances of workplace violence. We hope that your client companies will see the value of our site.

### Other Types of Covered Services:

Legal Access Additional Legal Consultation and Representation Benefits Include:

- Family Law
- Personal Injury
- Criminal Law
- Wills and Contracts
- Real Estate
- Consumer Law
- Elder Care Law
- Medicare and Medicaid Options
- Healthcare Directives
- Husband/Wife Medical Issues
- Actual Contracts Analysis
- Landlord/Tenant
- Children Injuries and Damages Away From Home
- Living Trusts and Living Wills

Legal Access Additional Consultations with Plan Law Firm Providers on all General Legal Topics:

- There is no limit to the number of telephone consultations with Advisors
- There is no limit to the number of in-person consultations with Advisors
- Each consultation is limited to one-half hour per retirement topic

Legal Access Network Plan Lawyers can:

- Provide all Legal Consultations
- Consultations Have No Limits So Prevention is Encouraged
- All Lawyers Give Advice from Their Local Practices
- Our Plan Has No "Long-Distance" Legal Advice
- If Ever Needed, Plan Lawyers Will Provide Representation for Members
- 25% Discounts on Legal Services Provided By Plan Attorneys
- Certain Legal Needs Are Offered Flat Rates
- Each Law Firm Must Have Critical Years of Experience or More

## Family Legal Protection Plan Services (cont'd)

- Every Law Firm is Credentialed in a Manner that Ensures Quality
- Lawyers Must Pass "Service-Orientation" Tests
- Network Is Surveyed By Specially Trained Legal Access Staff for Every Call for Legal Advice or Services

Legal Access Legal Consultation and Representation Service is much more than just a single phone call for legal services, and does include detailed consultations on all general legal matters, no limit on number of consultations, actual measured reduced rates on all hourly services, complete Web site preventative law libraries, and specialty online, legal, self-help centers, all connected by a national provider network, with providers interconnected through our patented IOC [Internet Office Communication] system.

### Additional Services Included – "Better Benefits" (Included with both plans at no additional cost):

#### **Internet Benefits**

Library of Legal Documents - to Enable Members to Obtain actual Legal Documents for Their Use in Handling Legal Problems - Over 100 Forms and Letters for Immediate Usage

Domestic Violence and the Law - Detailed Legal Information Online That Can Be Accessed When a Member Really Needs it. Information That Helps Members Being Abused to Understand What the Courts and the Law Can Really Do to Protect Them

Elder Care Library - Detailed Information on Elder Care Legal Issues Including Medicare Filings, Nursing Home Liability, Living Will Documents, Medical Surgeries, Gift/Estate Planning and Related issues

Estate Planning/Wills/Trusts/Probate Libraries – Comprehensive Information on How to Understand the Complicated Legal Language Used in the Wills, Trusts and Estate Planning Areas of Law. Easy to Read Information on When to Consider Each Legal Document in Both a Planning and Preventative Manner

- Family Health Legal Library - Detailed Information on the Legal aspects of Health Issues Including Medical Documents, Emergency Care, Medical Bill Disputes/Coverages, Insurance Issues and Related issues
- Small Claims and Consumer "Self-Help" Series - Hundreds of Pages of Detailed Legal Assistance Through Our Web site

#### **Financial Counseling Services**

We are also excited to offer the details of our Financial Counseling Service. Under our program, the following benefits will be available:

- Free Initial Consultation with Counseling Advisors
- No Charge for Family Budget Prepared for Each Member
- Complete Credit Report Assistance
- Follow-up Coverage on All Debt/Credit Questions
- Complete Debt Restructuring – No Fee
- Response Through Web site or Over the Phone
- Regular Follow-ups between Advisor and Plan Member to Make Adjustments to Financial Plan
- 24 Hours a Day Web site Access Service

## Family Legal Protection Plan Services (cont'd)

Our Financial Counseling Service is designed to bring quality financial counseling that helps Plan Member with the following services:

- Re-Organize Debt Structure
- Assess Each Member's Budget Objectives
- Repair a Member's Credit
- Debt Consolidation to Relieve Debt Pressures

### **Financial Planning Services**

We are also excited to offer the details of our Financial Planning Service. Under our program, the following benefits will be available:

- Free Initial Consultation with Certified Planners
- Reduced Rates on Financial Plan Services
- No Minimum Fee Structure
- No Mail-in Services (unless member requests this)
- Low Cost Structure for Client Access
- Technological Alliances for Retirement Product Choices
- Significant Restrictions on Product Recommendations
- Response through Web site or At Planner's Office
- To the Extent a Plan Member Desires, Planner Can Help Implement Plan
- Regular Meetings between Advisor and Plan Member to Make Adjustments to Financial Plan
- 24 Hours a Day Web site Access Service
- 2-Year No-Questions-Asked Money-Back Guarantee For Each Member

Our Financial Planning Service is designed to bring quality financial planning that helps Plan Member with the following services:

- Organize Assets to Enhance Performance
- Assess Each Member's Objectives and Develop Each Member's Plan
- Diversify Your Portfolio for Protection
- Recommend Special Funds for Members
- Report Results in Clear Statements

The intent of the financial planning service is to provide access to planners who can focus on the individual needs of each member. Members' financial goals and objectives may vary markedly, and with our financial planning service alliance, each member is entitled to a custom financial plan. This service will also bring cost-savings to each member in the form of initial consultations with planners at no charge, discounted rates for the services of planners, and no charge access to a special Financial Planning web page on our Web site with unlimited access for your employees.

Finally, to ensure that each of your members is completely satisfied, our program comes with a money back guarantee. The right financial plan for each of your members is the objective of this program.

### **AccessFinancial Interactive Web site**

One of the core services of our Financial Planning Service is our AccessFinancial Web site. This site is complete with volumes of information on all types of Financial Planning topics, including detailed self-analysis tools. Our Internet tables and illustrations are helpful to a

## Family Legal Protection Plan Services (cont'd)

person considering financial planning, and are designed for use **before** a visit with a Financial Advisor.

This site is currently being developed further into an interactive financial calculator program, with the ability of each client to retain, in a strictly confidential manner, their financial planning information and chart their ongoing savings progress.

### Estate Planning and Financial Planning Seminars for Employees

Our service includes periodic seminar presentations via “brown bag” lunches or through other similar group sessions of employees. These seminars are provided by our most experienced local Plan Providers, all of whom are practicing professionals and who are familiar with the types of questions your members are likely to have. We offer Estate Planning Seminars, Financial Planning Seminars, or combinations of the two, which provide significant insight for your members into issues that should be of concern to them. Changes in the law are often discussed and the various related documents are detailed, all in easy to understand terms. A full outline of presentations can be provided on request.

These seminars are designed to be upbeat and informative. We strictly prohibit any “salesy” approaches. Member questions are usually frequent and our seminar speakers are often some of the highest rated speakers your client companies may have each year. There is no additional cost for these seminars.

### Identity Theft Recovery/Protection Benefits:

#### Consultation:

Initial Legal Consultations with trained Identity Theft Counselor If Needed and Personal Assistance on Any ID Theft Problem is discussed with Member for up to ½ hour

- **No Charge** For Each Consultation With Plan Attorney
- **Four (4) Initial Consultations per Year**
- **Consultations with Counselor Conducted via Phone**

#### Personal Recover Kit:

A step by step guide to allow victims of Identity Theft to be Aware of How Their Case is Proceeding and What the Next Step in Their Recovery Will Be

#### Legal Document Review/Writing: **Drafting of Necessary Legal Affidavits**

- **No Charge** For Drafting Each Affidavit
- **Three (3) Affidavits** per Incident per Year[six pages per document] Member's Choice Each Document Can Be Drafted:
  - In Person with Plan Attorney
  - Prepare Directly Online with Plan Attorney
  - By Comparing Document to Those in Document Library

#### **Document Review** of Many Types of Legal Documents

- **No Charge** For Each Document Review
- **Three (3) Documents** per Plan Member Per year [six pages per document] Member's Choice Each Document Review Can Be:
  - In Person with Plan Attorney
  - Review/Prepare Directly Online with Plan Attorney

## Family Legal Protection Plan Services (cont'd)

By Comparing Document to Those in Document Library

- Online Information Libraries:** Unlimited Access to Volumes of Preventative and Recovery Assistance Information to Empower Members in Their Search for Protection of Their Identity
- Phone Calls/Letters:** Dispute Resolution Calls/Letters [up to four per incident] At No Additional Charge to Attempt to Resolve Disputes
- Guaranteed Plan Rate:** Special plan hourly rate for all services not covered under the above benefits.
- Reduction of up to 25% from Normal Rate.
  - Covers all general matters that do not have special rates in this plan

## Coverage Exclusions

This Policy excludes benefits for the following:

1. Preparing, completing or filing of federal, state or local tax returns.
2. *Any employment-related matter. This includes, but is not limited to, any dispute involving the Member's employer or its affiliates, their officers or directors, any member benefits plans, credit unions, programs or arrangements sponsored by the Member's employer, or cases involving worker's compensation, unemployment compensation, sexual harassment, age discrimination, etc.*
3. Duplication of services previously claimed and in relation to the same matter.
4. Filing fees, court costs, reporter's fees and other miscellaneous costs in any proceeding. "Miscellaneous costs" are defined as service of process fees, investigative fees, expert witness fees, other witness fees, copy charges, telephone charges, supplies expenses and any other expenses incurred by any Plan Attorney, other than the Plan Attorney's fees for legal services.
5. Any legal proceeding in which the Plan Member is entitled to legal representation or reimbursement for the costs thereof, from any source other than this policy whether or not the Plan Member perfects or exercises this right.
6. Frivolous matters are not included. Any action which Plan Attorney feels may be in conflict with his/her ongoing practice, as defined in the Code of Professional Responsibility of the State Bar of the state in which the attorney is licensed.
7. Any action against the Plan or third parties under contract with the above-mentioned parties to provide the Plan to Plan Members.
8. Any service on behalf of a Family Member against the interests of the Member.
9. Any action, which Plan Attorney feels, may be in conflict with his/her ongoing practice, as defined in the Code of Professional Responsibility of the State Bar of the state in which the attorney is licensed.
10. Any legal benefits and/or coverage for any questions or problems involving the following types of legal matters: antitrust, immigration, business matters, securities law, environmental torts, trademarks, copyrights, patents, or matters related thereto. Any member, who consults with a Plan Attorney and discovers that one of these matters is involved in their legal matter, and otherwise would be excluded from coverage under this Policy, shall not be charged for the initial consultation with the Plan Attorney. However, if the member chooses to go forward on representation of any such otherwise excluded matter, the member will be responsible for all costs and fees associated with such representation beyond the Plan Benefits enumerated herein.
11. Any Internet benefits offered or created by the company are subject to change at any time, and some benefits may be increased, decreased, or otherwise altered in part or in full for any reason whatsoever. The company's Web site will be maintained to the best of the Company's ability to meet the services described herein, however, said charges may be required and no liability for such charges shall attach to the Company.