



Relax... you're covered.®



Coverage for every day life events now includes enhanced Identity Theft Protection with

LEGAL *SELECT* BENEFIT

Legal Resources is an employee benefit that provides high-quality legal services to our members, helping them to lead lives free of major legal expenses.

The plan covers you, your spouse, and qualifying dependent children.

LOW COST, GREAT VALUE

With Legal Resources, you get **comprehensive legal coverage on a broad range of services for an affordable monthly rate.** There are no co-pays and the cost of the plan does not change, no matter how often you use it.

FULLY COVERED SERVICES

The most often needed legal services are covered at 100%. That means you, your spouse, and qualifying dependents pay no attorney fees when using these services.

QUALITY ATTORNEYS

Members have access to a network of top-rated, full-service law firms locally, and **one of the largest national attorney networks in the country.**

AGE

LEGAL LIFE EVENTS

20s

Renting an apartment
Traffic violations
Courtroom representation
Auto purchase agreement
Advice and consultation



30s

Getting married
Buying a home
Preparing a will
Power of attorney for spouse
Contractor disputes



40s

Teenage drivers
Home refinance
Power of attorney for parents
Elder Law advice
Property disputes



50s

Estate planning
Family issues
Landlord disputes
Insurance claims
HOA hearings



60s

Revision or review of will
Advance medical directive
Estate advice
Home sale or purchase
Warranty disputes



Examples of Legal Life Events

LEGAL SELECT BENEFIT PLAN

LEGAL RESOURCES COVERS 100% OF THE ATTORNEY FEES FOR FULLY COVERED LEGAL SERVICES¹



General Advice and Consultation

- Unlimited in-person or telephone advice and consultation for fully covered services



Wills and Estate Planning

- Will preparation and periodic updates
- Advance medical directive
- Financial powers of attorney
- Contingent trust for minor children



Preparation and Review of Routine Legal Documents

- Unlimited pages and occurrences



Family Law

- Uncontested domestic adoption
- Uncontested divorce
- Uncontested name change



Traffic Violations

- Traffic infractions and misdemeanors
- Speeding
- Reckless driving
- Driving under the influence
1st Offense



Real Estate

- Purchase, sale, or refinance of primary residence
- Deed preparation
- Tenant-Landlord matters
- Landlord-Tenant consultation



Elder Law

- Estate advice
- Powers of attorney for members' parents



Consumer Relations and Credit Protection

- Warranty disputes
- Billing disputes
- Collection agency harassment



Criminal Matters²

- Defense of misdemeanor
- Misdemeanor defense of juveniles

Fully covered for first offense involving alcohol or illegal drugs



Civil Actions

- Representation as defendant
- Representation as plaintiff
- Insurance matters
- Initial administrative hearing
- Small Claims Court advice



Identity Theft

- Prevention assistance
- Education services
- Identity recovery assistance

ID THEFT COVERAGE INCLUDED WITH LEGAL SELECT



24/7 full-service restoration with a Certified Restoration Specialist



Lost wallet & emergency cash assistance



\$2,000,000 of Identity Theft insurance to cover out of pocket expenses incurred to repair the victims identity

Don't see your legal need listed?

The Legal Resources Plan offers a **25% discount**⁴ on all other legal needs, including pre-existing legal matters.

HOW THE PLAN WORKS

1 Choose a law firm that best suits your needs from our highly rated law firm network. Use our Law Firm Finder at LegalResources.com to find a firm near you.⁴ If you need to transfer to another Plan Law Firm, call Member Services.

2 Certified paralegals in our Member Services Department provide backup and support to assist you with any coverage or attorney-related questions.



WHAT QUESTIONS ARE MEMBERS ASKING?

Does the plan cover dependents?

Yes! Legal Resources defines a “covered person” as someone related to the participating employee, also called the “Primary Member”.

Are pre-existing issues covered?

Yes! Pre-existing matters are covered at a significant discount off the hourly rate of the attorney. It is very important to join Legal Resources before you have a legal need to enjoy the maximum savings from the plan.

Are there any out of pocket expenses?

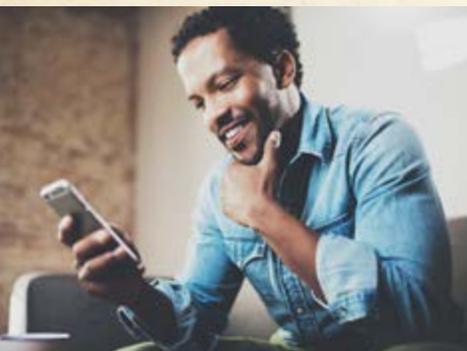
The Legal Resources Plan covers all attorney fees for fully covered services. However, you are responsible for non-attorney expenses such as court costs, filing fees or any fines assessed.

QUALITY

VALUE

SERVICE

PEACE OF MIND



Please call our Member Services Department with any questions. **We look forward to serving you and your family.**

800.728.5768

LegalResources.com



legalresources



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LEGAL RESOURCES

Relax... you're covered.®

1 Member is responsible for all non-attorney costs such as filing fees, fines, court costs, etc. The Plan covers the individual, spouse, and qualifying dependents. 12-month commitment required. Courtroom representation, when necessary, is fully covered through General District Court for claims in excess of \$400. The definition of General District Court may vary by state.

2 Offenses involving illegal drugs, alcohol (except 1st offense DUI), and firearms are covered at a 25% discount.

3 Since your employer is the participating sponsor, you may not use the Plan in a dispute with your employer.

4 Timing of selection may vary based on your location or your employer's enrollment procedures.

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