Family Protection Plan

Member Guidebook

LEGAL CLUB®

Family Protection Plan

Member Guidebook

Welcome and thank you for joining Legal Club's Family Protection Plan! Please read this booklet carefully, as it contains all the benefits of membership provided by our plan specialists. For the most up-to-date information please refer to legalclub.com.

To access your plan benefits,
or for questions about your membership call

(800) 305-6816

ACTION REQUIRED!

Some benefits can only be accessed online.
To complete your account activation visit

legalclub.com

When logging in for the first time, click Member Login on the top right of the website then click the "Activate" button:

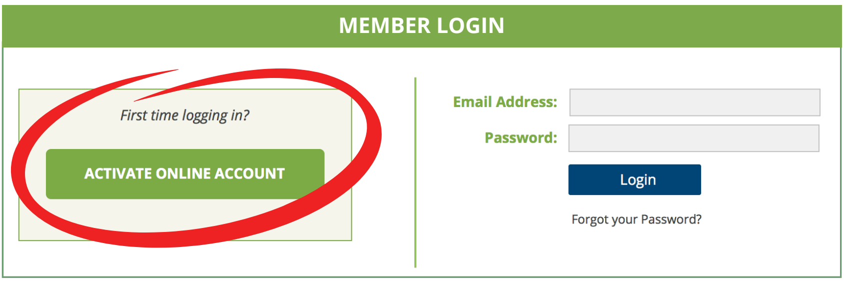

Table of Contents

BCRF BREAST CANCER RESEARCH FOUNDATION

Legal Club is a proud partner of BCRF, donating 2% of revenue from new group cases each year.

SECTION 1: ELIGIBILITY & PLAN USAGE

Eligibility

All eligible members may take advantage of this program's benefits and services. See the definitions in Section 3 for a complete description of "Eligible Family Members".

To Receive a Plan Attorney Referral or Access your other Plan Benefits

Contact Legal Club's Member Services Department (MSD) at **(800) 305-6816 8:00 am to 8:00 pm EST, Monday through Friday**. There is no limit to the number of attorney referrals you may receive.

When contacting MSD, a Service Advocate (SA) will ask you to identify yourself and the method by which you became affiliated with Legal Club.

If you are calling for an attorney referral, the SA will ask you to briefly describe your legal issue, for the purpose of referring you to a plan attorney that practices the appropriate area of law, speaks your language and is conveniently located.

If the appropriate plan attorney cannot be immediately provided, the SA will escalate your issue to a Manager. In some situations this additional step is appropriate to help ensure the best possible referral. For example, your particular need may require additional review or we may need to confirm certain information with a specific plan attorney or participating law firm. A Manager will contact you to ensure you are provided the best available referral.

If you are calling to utilize any of the other services included in your plan, the SA will connect you directly to the appropriate service professional.

Contacting Plan Attorneys

When contacting a plan attorney identify yourself as a Legal Club member. If for any reason the plan attorney is unable to assist you please call MSD for another referral.

Plan attorneys may be out of the office, or otherwise attending to their existing clients. Therefore, please allow up to 3 business days for the plan attorney to respond to your call(s).

SECTION 2: PLAN BENEFITS

Legal Services

Access to a nationwide network of plan attorneys that have contracted with Legal Club to provide free and discounted legal services. Upon contacting the Member Services Department, you will be referred to a plan attorney based on language, area of law, and location.

Benefit Features

*Free Legal Services**

The following nine services are available at no charge from your plan attorney.

- 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 (six 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. (See definition of Simple Will in Section 3).
- A state specific, web based, free Living Will form is available to Members. This form can be notarized by a Notary Public. Store this document in a safe location.
- 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).

* In certain situations, attorney liability may require plan attorneys to ask for a retainer from the member prior to providing some of the free legal services.

Reduced Hourly Rate

Plan attorneys have contracted to charge 40% off their normal hourly rate, with a minimum of $125 per hour, for legal care beyond the free and discounted services.

SECTION 2: PLAN BENEFITS

Deeply Discounted Legal Services

The following are commonly used legal services for which plan attorneys have agreed to charge a one-time, deeply discounted fee.

Legal Service	Member Rate	Non-Member Rate
Simple Will with Minor's Trust	$ 300.00	$ 580.00
Chapter 7 Bankruptcy	$ 995.00	$ 1,800.00
Non-Payment of Court Ordered Support	$ 1,250.00	$ 3,000.00
Uncontested Divorce	$ 750.00	$ 1,500.00
Small Business Incorporation	$ 750.00	$ 2,000.00
Residential Real Estate Document Review	$ 350.00	$ 775.00
Traffic Ticket Defense	$ 89.00	$ 199.00

The fees listed above are only for legal services rendered. Court costs, filing fees, administrative expenses and time charged for travel to and from any courts are additional. Detailed legal services definitions can be found in Section 3 of this guidebook. For the most up-to-date information and definitions please refer to legalclub.com.

Retainers

In the case of extended legal care, plan attorneys may ask you for a retainer. Any retainer sought will be computed by multiplying the number of hours a plan attorney believes a case will take, by the appropriate discounted hourly plan rate. For instance; 10 hours x $125.00 = a retainer of $1,250.00. Any unused portion of the retainer will be returned to you.

Contingency Fee Discounts

The contingency fee discount will be a 10% reduction of the state maximum rate or the attorney's usual rate, whichever is lower.

Online Forms

Access to a wide-ranging selection of free self-service forms that may be downloaded and completed to create legally valid documents. Forms are state specific and include:

- Last Will and Testament
- Bill of Sale
- Landlord/Tenant Agreements
- Leases
- Advance Health Care Directive/Living Will
- Power of Attorney

In addition to a comprehensive inventory of free forms, you may purchase and download a vast array of self-service forms from our catalog at a substantially discounted price.

SECTION 2: PLAN BENEFITS

Tax Preparation & Advice Services

Access to personal tax benefits including free tax return preparation and unlimited, toll-free, tax related advice. Additionally, you can have the most commonly used tax schedules prepared free of charge or at a significantly discounted rate.

Tax Related Benefits

- Free mail-in tax return preparation (includes 1040EZ, 1040A, and 1040)*
- Free preparation of most commonly used schedules that accompany the form 1040*
- IRS audit assistance
- Unlimited advice for personal and business matters on federal taxation via toll-free phone call/fax/e-mail (no time or frequency limitations)
- Tax professionals will review any notice or letter issued by the IRS and provide advice on how to understand and solve the matter.
- Access to a web-based IRS audit tutorial, as well as an IRS notification tutorial.
- 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

All tax and financial assistance is provided by tax attorneys, financial analysts, CPA's, former auditors and/or Enrolled Agents certified by the IRS. Additionally, all Tax Hotline advice is backed by a $1 million liability policy.

* Limit one per household. The free tax preparation is limited to returns that include Forms 1040, 1040A or 1040-EZ, Schedules A, B and D with 15 or fewer entries. Any return with additional schedules, or that has more than 15 entries in Schedules A, B or D, shall be prepared and billed at a rate of $60 per hour or the then current hourly rate. In order for Tax Hotline to complete your tax return by the deadline, all of your tax documents, organizer and service agreement need to be sent to them by March 31.

SECTION 2: PLAN BENEFITS

The Voice Behind the Software

With today's tax software programs, you need more than help screens. Receive tax advice tailored specifically to your unique situation. Live, one-on-one, direct answers to tax questions over the phone. When pop-up screens just aren't popping up with the right answer, experts are a phone call away with reliable advice.

IRSspeak Interpretation

Our team of professionals will review any notice or letter issued by the Internal Revenue Service and provide professional advice on how to understand and solve the matter. Our experts will assist and advise you if you get audited. They review the IRS audit notification and help sort out the facts.

You also have access to a web-based IRS audit tutorial, as well as an IRS notification tutorial that helps take the terror out of those ominous-looking IRS letters.

Tax Advisor for People in All Income Brackets

Tax consultation is vitally important for nearly everyone at one time or another. You can seek and receive advice on the tax implications of all these everyday financial matters:

- Individual Retirement Accounts, Roth IRAs, 401K Plans, SEPs
- Healthcare spending accounts
- Investment timing and strategies
- Capital gains
- Real estate timing and strategies
- Tax advantages of home ownership
- Inheritance
- Retirement planning

Our team of professionals will also review your prior year's tax return. This review can reveal costly errors and generate a source of extra tax savings.

Financial Education & Credit Counseling

Access to personalized financial and credit counseling services 24/7, 365 days per year. Counseling and financial education is available through a variety of delivery methods including telephone, online tools and live chat sessions.

Whether renting or buying a home, having problems with debt, or setting up a trust, this financial education program is designed to provide the tools necessary to make better financial decisions. Personal financial guidance and education is provided by over 1,000 experienced financial counselors.

The following is an outline of the free services included with this program:

Free Financial Education & Credit Counseling Services

- **Free Consultations**
  A complete financial assessment will include a review and analysis of your household income, expenses, assets and liabilities.

- **Credit & Debt Counseling by Certified Credit Counselors**
  A credit counselor takes the time to thoroughly understand and assess current credit and debt issues. They will:
  - Assist in creating a livable budget to balance income and expenses
  - Provide specific advice on how to deal with creditors
  - Offer money management and budgeting techniques to help gain control of finances
  - Develop a comprehensive spending plan
  - Create an action plan to become debt free

- **Housing Advisory Services**
  - Advice covering first time homeownership, affordable mortgages and refinancing
  - Post purchase counseling
  - Reverse mortgages – what are they and how do they work

Financial Services Requiring a Small Fee

In the event you make the decision to file for bankruptcy, our counselors are trained to take you through mandated education courses, at a minimal fee, so that you can obtain your required certificate of completion prior to the courts granting the bankruptcy.

- **Pre-Filing Bankruptcy Counseling Sessions:**
  A complete financial assessment will include a review and analysis of your household income, expenses, assets and liabilities.
  - Cover budgeting, wise money management and the advantages and consequences of filing bankruptcy
  - Familiarize you with the bankruptcy process and discuss financial options
  - Issue certificate of completion allowing you to proceed with the bankruptcy filing process

This course will ensure that you are in compliance with the new bankruptcy codes. After completing this course you will be issued a certificate of compliance that certifies that you have completed the pre-bankruptcy education course. It is available in person, over the phone or online. The cost for this course is $50.

- **Pre-Discharge Bankruptcy Education:**
  - Education courses discuss budgeting, credit, predatory lending, available community resources and the Credit & Debt Education Package workbooks.
  - The cost for this is $50-individual, $75-joint.

*Identity Theft Insurance**

Receive up to $1,000,000 of identity theft insurance coverage underwritten by a nationally recognized Insurance Carrier with an "A" or better AM Best Rating. This coverage will help offset some of the costs associated with identity theft:

- Lost wages: $1,500.00 per week, for 5 weeks maximum
- Re-filing of loans
- Defense cost for certain civil and criminal lawsuits
- Reimbursement of fees: Reasonable and necessary costs incurred in the United States by the insured for:
  - (a) Re-filing applications for loans, grants or other credit instruments that are rejected solely as a result of a stolen identity incident
  - (b) Notarizing affidavits or other similar documents, long distance telephone calls and postage solely as a result of the insured's efforts to report a stolen identity incident and/or amend or rectify records as to the insured's true name or identity as a result of a stolen identity event
  - (c) Up to six credit reports from established credit bureaus (with no more than two reports from any one credit bureau) dated within 12 months after the insured's discovery of a stolen identity incident

* The description herein is a summary only. It does not include all terms, conditions and exclusions of the policy described. Please refer to the actual policy for complete details of coverage and exclusions. Insurance coverage is limited only to the member.

SECTION 2: PLAN BENEFITS

Identity Theft Restoration

Assists you with full service identity restoration by certified identity theft risk management specialists. To reduce the time and effort required in the event your identity is stolen, our specialists will:

- Provide support in restoring your identity and, if authorized, can employ Limited Power of Attorney to complete all restoration activities on your behalf.
- Contact your banking institutions, file a police report, review your credit report, or place a fraud notification or security freeze with the three credit bureaus.
- Make phone calls, send electronic notifications, and prepare appropriate documentation on your behalf.
- Issue fraud alerts and victim statements when necessary with the three consumer reporting agencies, the FTC, SSA, and U.S. Postal Service.
- Contact, follow up and escalate issues with affected agencies, creditors, financial institutions to reinforce your rights.

Lost or Stolen Credit Card Assistance

In the event your identification or credit cards are misplaced or stolen, Privacy Advocates will:

- Consult with you to determine the severity of the event
- Obtain credit reports from each of the three major credit bureaus
- Contact each credit card company or other financial institution via teleconference
- Cancel affected credit cards
- Request new replacement cards
- Place fraud alerts with all three major credit bureaus
- Assist with interpreting credit reports
- Provide daily ID monitoring for six months to help proactively prevent any additional identity fraud
- Provide credit dispute assistance
- Assist with additional lost items including driver's license, library, and other membership cards

*Identity Monitoring**

Scours the internet to identify the illegal trade and sale of your personal information.

- Monitors thousands of websites and checks millions of data points, and if we find your information, we'll alert you.
- Our proactive detection works in real time, giving you the opportunity to stop the leak early.
- Data is collected on an international level, regardless of a country's credit system or language.
- The sooner you know that your information is compromised, the more you reduce the risk of lasting damage, and the better your chances for a quick resolution.

This program monitors your online identity and keeps you alerted of possible breaches of your:

- Bank accounts
- Credit/debit cards
- Email addresses tied to different online accounts
- Medical ID numbers located on your ID card provided by your health insurance provider
- Phone numbers
- Social security number (we monitor credit data and public records to ensure that your social security number is not being used fraudulently)
- Driver's license
- Passport number
- Store/membership cards (retail credit cards)

* Identity Monitoring coverage is limited only to the member.

SECTION 2: PLAN BENEFITS

Keylogging Defense System™

visit **KeyloggingDefense.com/key-generic**

to download and install the software.

Keyloggers are self-propagating viruses that steal keystrokes and other sensitive information you type as you navigate the internet, log into accounts, pay bills, and shop, etc.

Our Keylogging Defense System™ software helps prevent online identity theft by encrypting keystrokes at the keyboard level and rerouting them directly to the browser, thus bypassing the multiple communication areas that are normally vulnerable to keylogging attacks that could compromise vital information.

Browse, access critical business applications, shop and bank online with confidence knowing that each keystroke is encrypted and is not being transmitted to an awaiting identity thief.

LifeEvents™ Telephonic Counseling

Toll-free access to behavioral health professionals around-the-clock, 365 days a year. All calls are answered directly by licensed Masters and Doctoral level clinicians, and all services are handled with complete confidentiality.

LifeEvents provides professional and confidential telephonic consultation for any of the following concerns:

- Emotional distress
- Family and marital problems
- Depression
- Job stress
- Substance abuse
- Co-dependency
- Family concerns and conflicts
- Adjustment issues (relocation, new family members, new relationships, new job)
- Domestic and workplace violence
- Grief and loss

The LifeEvents Process from Start to Finish

Family Member Initiates Contact: LifeEvents licensed counselors are available 24 hours a day, 365 days a year, via a dedicated toll-free phone number. LifeEvents staffs English and Spanish-speaking clinicians, and uses AT&T Language Line for over 140 other languages.

During the initial consultation, counselors will:

- Explain the role of the EAP
- Ensure confidentiality
- Conduct an initial assessment
- Determine your needs and related resources

LifeEvents Aligns Appropriate Resource: Counselors will assist every step of the way – from the initial assessment through recommendation and follow-up. Counselors will also provide guidance to a community agency or local hospital if an emergent situation is evident.

Counselors Assess Progress and Take Next Steps: After the initial assessment and consultation, counselors follow-up with local providers to coordinate recommendations which may include referrals to local mental health providers, detoxification facilities, hospitals, physicians, or short-term counseling.

Satisfaction and Closure: Counselors will follow-up in a timely fashion to ensure quality and satisfaction of services. Counselors close the case only after determining that the issue has been successfully resolved and recommended treatment completed.

SECTION 3: DEFINITIONS & MISC. INFORMATION

DEFINITIONS

BANKRUPTCY CHAPTER 7: Includes preparation of the petition, documents and scheduling of a 341 hearing.

To qualify for this special rate, income cannot exceed the state's median income in which the bankruptcy is being filed. In situations where income is greater than the state's median income, all bankruptcy work will be done at the applicable reduced hourly rate.

Court costs, filing fees, and other costs such as attorney travel are additional. Court appearances by a plan attorney will be billed at the applicable reduced hourly rate.

DIVORCE (UNCONTESTED): Plan attorney will consult to determine if matter qualifies as an Uncontested Divorce. This service includes review, preparation and filing of any documents and/or petitions necessary for an uncontested divorce.

To qualify for an uncontested divorce, spouse is not represented by separate counsel, there are no children under age 18 (or dependent children of any age), marital assets are less than $70,000, and all issues must be agreed upon by both parties using the same attorney.

This fee does not include court appearances, attendance at mediations, court costs, filing fees, attorney travel time to and from court or the preparation of documents affecting the disposition of property. All work that does not meet this definition will be billed at the applicable reduced hourly rate.

ELIGIBLE FAMILY MEMBERS: Includes spouse or domestic partner, dependent children and any categorically dependent individuals living in the plan member's home such as a parent or grandparent. Identity Theft Insurance and Identity Monitoring coverage are limited only to the member.

NON-PAYMENT OF COURT ORDERED SUPPORT: In previously court ordered support issues, if the individual ordered to comply with the court order is not complying resulting in non-payment of support, whether child support or spousal support, this service includes preparation of the motion and the affidavit.

This fee does not include establishing a support order, court appearances, attendance at mediations, court costs, filing fees, or attorney travel time to and from court. All work that does not meet this definition will be billed at the applicable reduced hourly rate.

SECTION 3: DEFINITIONS & MISC. INFORMATION

PLAN/PARTICIPATING ATTORNEYS: Must be licensed and qualified to practice law in their state, maintain professional liability insurance if required by their state, and have contracted with Legal Club to provide legal services as outlined in this Plan Member Guidebook for the law areas that they handle and the cases they accept.

PLAN MEMBER: Any person who has purchased a Legal Club membership and is current with payments.

RESIDENTIAL REAL ESTATE DOCUMENT REVIEW: Includes attorney review of purchase or sales agreement, review of documents prepared by licensed real estate agent or broker (disclosure, title policy, liens, inspection reports, closing cost estimates and statements, etc.), and presentation of detailed guidelines of the closing process for primary residential real estate not used for business or investment purposes.

Any additional work or extended counseling will be billed at the applicable reduced hourly rate.

SIMPLE WILL (NO CHARGE WILL): A will that distributes personal property and homestead, not involving trusts, specific bequests, real estate, tax matters, guardianships, living wills, health care proxies or partitions.

SIMPLE WILL WITH MINOR'S TRUST: Includes preparation of a simple will with a minor's trust for the surviving minor children.

This document will contain information necessary for the creation of a trust in the event that any minor children have not attained the age of majority at the time of death or administration of the estate of the plan member. In such event, the purpose of such trust is to allow the member to designate a trustee to manage the share of the property and assets left to such children, for the benefit of those children, until such time as they have attained the age of majority.

This fee does not cover extensive information regarding retirement plans, investments and their tax treatment, other kinds of trusts, complex tax matters, or estate planning. Counsel for these additional areas of law will be billed at the applicable reduced hourly rate.

SECTION 3: DEFINITIONS & MISC. INFORMATION

SMALL BUSINESS INCORPORATION: Includes attorney consultation to discuss and address the type of business entity recommended by plan member's CPA or tax advisor. Should the member choose to set up a Corporation or Limited Liability Company (LLC), this service includes preparation of the necessary documents (Articles of Incorporation if setting up a corporation, or the Articles of Organization if setting up an LLC) for filing with the appropriate agency in their state. This also includes review of the prepared filing of a 1120s election form and SS-4 application for the Federal identification number prepared by the CPA or tax advisor. Any extended work for the new corporation is not eligible for family plan discounts.

Not for profit organizations, partnerships and limited liability partnerships (LLP) are not included in this definition; assistance in choosing to form the excluded entities can be provided at the applicable reduced hourly rate. Filing fees, duplication costs, photo copies, the corporate kit and all expenses are paid by the member.

This fee does not include more than one shareholder, by-laws, minutes, operating agreement, statement of information, or other necessary documents required by the state agency.

TRAFFIC DEFENSE: The discounted fee applies to first time non-criminal traffic infractions including but not limited to; violation of traffic control device, failure to stop at a stop sign, improper change of lane, illegal turns, improper or unsafe equipment, expired tag, no proof of insurance, unlawful speed, improper passing, failure to use turn signal, failure to yield the right of way and safety belt violations.

This rate applies to each individual non-criminal traffic infraction. The discounted fee includes the preparation of any necessary court documents and attendance at a single court hearing to settle a single, first time, non-criminal traffic infraction.

The discounted fee does not include court costs, fines imposed by the presiding judge, additional scheduled hearings or other traffic matters that the court deems to be criminal in nature.

MISCELLANEOUS INFORMATION

- Participating attorneys are bound by their state's professional code of ethics. They will advise you if they have a conflict of interest in taking your case. Attorneys have the inherent right to decline a case for any reason. However, plan attorneys have agreed not to reject any eligible plan member seeking services by reason of the amount of fees to which he or she may be entitled to charge under the Legal Club plan. If a plan attorney is unable to assist you, please contact Legal Club's Member Services Department for further assistance.

- To cancel membership, contact Member Services at (800) 305-6816 or send written notification to Legal Club. A full refund of the initial month's fee may be requested if cancelled within 30 days of receiving membership materials.

- Providers are subject to change without notice.

- Attorney fees are paid directly to plan attorney. Participating attorneys are not employees of Legal Club and have no financial obligation to the company.

- Legal Club of America Corporation and any of their agents, officers, or subsidiaries are not liable to indemnify or reimburse any plan member or participating attorney for any attorney fees or costs generated by the plan member.

- Legal Club of America Corporation and any of their agents, officers, or subsidiaries, as well as State Bar Associations and other regulatory agencies, do not guarantee the quality or quantity of legal services that are provided by plan attorneys. However, all participating attorneys are required to provide certificates of liability insurance if required by their state associations, and background checks are performed periodically to verify that they are in good standing.

- Plan attorneys have the sole responsibility for providing any and all legal services to the plan member.

- Legal Club of America Corporation is not a law firm, insurance carrier or a provider of legal services.

- The membership term is one year and shall automatically renew at the end of each membership term, unless explicitly cancelled.

SECTION 3: DEFINITIONS & MISC. INFORMATION

- The term "guarantee" as used in this guidebook refers to the guarantee that Legal Club will use its best effort to locate and refer its members to an attorney that will abide by the fee schedule outlined herein. If Legal Club cannot find such an attorney for a member, the member's only recourse is a refund of the most recent month's membership fee.

- Court filing fees, expert witness fees, court costs, court reporter fees, transcript expenses, photocopying costs, postage, telephone toll charges and any other incidental expenses incurred by the plan member are excluded from discounted rates under any of the three pricing formulas described in this guidebook. Travel expenses are not eligible at discounted rates when the attorney must travel to represent a plan member's interests.

- Information available at www.legalclub.com will contain the most up-to-date plan benefits, definitions, terms and conditions, etc. In the event of a conflict or discrepancy, the website content shall be considered the most up-to-date and correct.

SECTION 4: TERMS & CONDITIONS

The following matters are excluded from your plan privileges:

- Legal matters involving the laws of jurisdictions outside the United States or its territories.
- Legal matters where the plan member has already retained participating counsel at their usual and customary rates prior to enrollment in Legal Club.
- Frivolous legal matters as determined by the plan attorney in accordance with the professional code of ethics in their state.
- Any action involving Legal Club, plan attorneys, affiliated companies or any of their company's or affiliated company's directors, officers, employees or agents in any matter in which they have interests adverse to the plan member's.
- Legal matters against the plan sponsor, employer, directors, officers, agents or employees, where Legal Club membership was gained through the sponsor or employer's efforts.
- In matters where the plan member and eligible family member have adverse interests, only the original plan member is eligible for plan discounts and not the family member unless both parties provide written authorization and consent otherwise.

 The hiring of a lawyer is an important decision. Before you decide to hire the lawyer to whom you are referred, please ask the lawyer for written information about the lawyer's qualifications and experience. All legal services are provided by contracted, licensed attorneys. Plan benefits administered by Legal Club of America Corporation.

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