



Small Business Plan

Member Guidebook

LEGAL CLUB[®]



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Member Guidebook

Welcome and thank you for joining Legal Club's Small Business Plan! For your convenience, we have compiled this guidebook to describe your plan member benefits. 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

or access your benefits online at legalclub.com

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

The screenshot shows the login interface for legalclub.com. At the top, a green banner reads "LOGIN TO ACCESS MEMBER RESOURCES". Below this, on the left, is a box for "First time logging in?" containing a green button labeled "ACTIVATE ONLINE ACCOUNT", which is circled in red. On the right, there are input fields for "Email Address:" and "Password:", a blue "Login" button, and a link for "Forgot your Password?".

Begin using your benefits!

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

SECTION 1: ELIGIBILITY & PLAN USAGE

Business Eligibility

Upon enrollment, your business becomes a corporate member of Legal Club's Small Business Plan. The plan is designated for use by the business only and may not be used by employees of the company or for personal legal matters. Please inquire with our Member Services Department regarding Legal Club's Family Legal Plan which is available on an individual or voluntary payroll deduction basis.

To Receive a Plan Attorney Referral

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 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 can not 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.

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.

- Unlimited initial phone consultations during business hours for new legal matters.
- Attorney will review as many as 5 independent documents each quarter. These include business documents, contracts, signed or unsigned, up to 10 pages each.
- Initial telephone calls made on behalf of your business if deemed appropriate by your plan attorney (two per month). Follow up calls are made at the guaranteed low hourly rate.
- Initial letters written on behalf of your business if deemed appropriate by your plan attorney. Three per month for new subjects; follow up letters are written at the guaranteed low hourly rate.
- Initial collection letters are limited to 10 per quarter. More than 10, and any follow up letters, are written at the guaranteed low hourly rate or at the contingency fee percentage, depending upon what you and your plan attorney decide.
- One on one consultations for each new legal matter. Thirty minute time limit per subject matter. Time over the 30 minutes per subject will be at the guaranteed low hourly rate.
- Registered Agent for your business in the state in which you are incorporated as well as other states where you do business.

*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.

SECTION 2: PLAN BENEFITS

Guaranteed Low Hourly Rates*

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.

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. Any unused portion of the retainer will be returned to the member.

Contingency Fee Discounts*

Attorneys often work on a contingency fee basis on such cases as personal injury and collections. This fee is usually expressed as a percentage of the amount collected or awarded. In collection matters, your attorney will accept 18% if the case is settled before formal court proceedings begin. After proceedings begin, the fee is 27%. On all other contingency matters there is a 10% discount on the lower of either the state maximum or the attorney's standard rate.

*Court costs, filing fees and time charged for travel to and from any courts are additional.

SECTION 3: DEFINITIONS & MISC. INFORMATION

DEFINITIONS

COLLECTIONS MATTERS: Is any matter in which the business is owed money by a debtor. This may include calls and letters and court appearances if necessary.

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

PLAN MEMBER: Is defined as any business who has contracted with Legal Club for a membership in the plan and has a current paid membership.

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.

SECTION 3: DEFINITIONS & MISC. INFORMATION

- 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.
- 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.

© Legal Club of America Corporation 2016. 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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