

## Family Protection Plan Classic



### Free & Discounted Legal Care

Legal care is either free, deeply discounted, or provided at the reduced hourly rate

#### Free Legal Services

Examples of services available at no charge from your plan attorney:

- Initial consultation for each new legal matter
- Simple Will for you and your family with annual updates
- State specific, web based, Living Will form (*can be notarized by a Notary Public*)
- Phone calls and letters written on your behalf (*one each per legal matter*) when considered appropriate by plan attorney

*\*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.*

#### Discounted Legal Services

Examples of discounted services for which attorneys will charge a one-time, deeply discounted fee:

|                                           |           |
|-------------------------------------------|-----------|
| • Simple Will w/Minor's Trust             | \$ 300.00 |
| • Uncontested Divorce                     | \$ 750.00 |
| • Residential Real Estate Document Review | \$ 350.00 |
| • Traffic Ticket Defense                  | \$ 89.00  |

*Fees are for legal services rendered. Refer to legalclub.com for a complete listing and definitions of 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.

#### Retainers

In certain situations, attorney liability may require plan attorneys to ask for a retainer prior to providing some of the free services or in the case of extended legal care. Retainers are computed based on the appropriate reduced hourly rate.

#### Contingency Fee Discount

Receive a 10% discount on contingency based cases.

#### Online Legal Forms

Download a wide-ranging selection of free and discounted self-service forms to create legally valid documents using our online forms catalog. Forms are state specific and include Last Will and Testament, Bill of Sale, Landlord/Tenant Agreements, Leases, Power of Attorney and many more.



### Free Tax Preparation & Advice

Access to personal tax benefits including free tax return preparation and unlimited, toll-free, tax related advice.

#### Tax Related Benefits

A panel of Certified Public Accounts provide the following services:

- Free mail-in tax return preparation (includes 1040EZ, 1040A, and 1040)\*
- Free preparation of most common schedules that accompany form 1040\*
- Review of prior year's tax return\*
- Advice regarding IRS letters and audits
- Advice on tax implications of everyday financial matters such as IRAs, 401K plans, investment and real estate timing and strategies, retirement planning, etc.

*\* Limited to one per household*



### Financial Education & Credit Counseling Services

Counseling from experienced financial counselors on first-time home ownership, financial wellness tools, calculators, articles, and more.

#### Personalized Services 24/7

We provide you with personalized services 24 hours a day, 7 days a week via telephone and online tools:

- Complete financial assessment
- Certified credit counselors perform a complete credit and debt analysis
- Advice covering mortgages, refinancing, reverse mortgages



## Identity Theft Solutions

Reduce risk of identity theft and receive comprehensive, privacy advocate assisted restoration services in the event a theft does occur.

### Keylogging Defense System™

- Keyloggers are self-propagating viruses that steal keystrokes and other sensitive information you use to log into accounts, pay bills, shop, etc.
- Our software helps prevent online identity theft by encrypting keystrokes at the keyboard level, thus allowing you to safely browse, shop or bank online.
- Installation instructions and license key information is included in your new member Welcome Kit.

### Identity Monitoring\*

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

- Monitors thousands of websites, checks millions of data points, and if we find your information, we'll alert you.
- Proactive detection works in real time, giving you the opportunity to stop the leak early.
- Our monitoring system covers bank accounts, credit/debit cards, social security numbers, driver's license, etc.

### Identity Theft Restoration

Assists you with full service identity restoration by certified identity theft risk management specialists who will:

- Contact banks, file a police report, review credit reports, or place a fraud notification or security freeze with the three credit bureaus.

- Make phone calls, send electronic notifications, prepare documentation, and issue fraud alerts with the three consumer reporting agencies, the FTC, SSA and USPS.
- Follow up and escalate issues with affected agencies, creditors, financial institutions, to reinforce your rights.
- Assist with restoration of identity to its pre-theft state.

### Lost or Stolen Credit Card Assistance / Document Recovery Services

Our Privacy Advocates will:

- Obtain credit reports from each of the three major credit bureaus
- Cancel affected credit cards and request new cards
- Provide daily identity monitoring for six months to help prevent further fraud

### Insurance Benefit\*

- \$1,000,000 of identity theft insurance available to you with zero deductible.
- Available in all 50 states.

*\* Identity Theft Insurance is underwritten by a nationally recognized insurance carrier with an "A" or better AM Best Rating. Contact Legal Club for more details. Identity Monitoring and Insurance is limited only to the member.*



## LifeEvents™ Counseling

You have toll-free, 24/7 365 day access to masters-level clinicians for personal consultation services.

### Comprehensive Services Proven Effective in Managing Personal Issues

Our advocates have specialized training in phone-based assessment and consultation proven effective in managing personal issues:

- 24-hour member advocate line
- Goal and success planning consultation
- Resource materials and follow-up

#### Eligibility

Program includes the member's spouse or domestic partner, dependent children, and dependent individuals living in the plan member's home such as a parent or grandparent.

**ALL OF THIS FOR ONLY \$14 per month**

**To access plan benefits, or for questions about your membership call: 800-305-6816**

This is only an outline of benefits. For a complete description of benefits, terms and conditions, please visit [legalclub.com](http://legalclub.com).



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

