

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.

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.



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

