LEGAL CLUB®

Meaningful Benefits for Everyday Life

Family Protection Plan *EXTRA*

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*

Identity Theft Solutions

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

Credit Monitoring*

Alerts you to changes as reported to TransUnion®, a national credit bureau. Monitored changes include personal information, public records, inquiries, new account openings, and existing accounts reported as past due.

- If there are key changes to your credit report, such as loan data, inquiries, new accounts, judgments, or liens, we'll alert you.
- Notifications triggered as a result of new inquiries and/or adjustments made to a credit file are sent to you via email.
- These reports allow you to proactively manage your financial health and promote early detection of fraudulent transactions.

Note that credit monitoring requires an authentication process prior to activation.

Privacy Plus Software

Protects your personal information and internet activity from cybercriminals, hackers and others spying on you.

- **Secure Data Vault:** Store, share and access important documents that require protection.
- **Secure Email Account:** Send email securely without worrying about others accessing the content or files included in your emails.
- **Virtual Private Network (VPN):** Protects data like credit card numbers, account numbers, passwords, and more while you are online or away from your device.
- **Password Manager:** Makes it easy to use a strong and unique password for every website.

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Identity Theft Solutions *(continued)*

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

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.

Bank Takeover Monitoring

Watches for new bank and credit account activity. Alerts you if someone tries to open a bank account or credit card using your Social Security number or other personal information.

- Provides early detection of suspicious bank or credit card account activity.
- Reviews information from hundreds of financial institutions daily and flags unusual or high-risk activity.

Social Media Monitoring (Cyberbullying)

Monitors your children's social networks (Facebook, Twitter, Linked In, and Instagram) for objectionable content such as:

- Drug or alcohol references
- Cyberbullying behavior
- Sexual references / predatory behavior
- References to weapons or violence

Sex Offender Monitoring

Provides a report of all registered sex offenders living within your immediate area and notifies you when a new sex offender is added.

- Sends an alert if a sex offender attempts to use your personal information to evade detection.
- Using your state's sex offender registry, sends notifications when an offender moves into your immediate area.

Note that alerts for this component can't be delivered unless an email address has been provided for notifications.

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 is available to you with a 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. Credit Monitoring, Identity Monitoring and Insurance is limited only to the member.*

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.

BCRF BREAST CANCER RESEARCH FOUNDATION

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

LEGAL CLUB®

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