

# Family Protection Plan

Did you know that every year 1 in 2 families require the services of an attorney? In many instances, legal issues are precipitated by other personal and professional challenges. Mounting debt, tax season, or a personal crisis may be the catalyst for legal assistance. To help address these multiple needs, Legal Club created the Family Protection Plan (FPP).

## Benefit Summary

This professional network has contracted with Legal Club to provide its members with free and discounted care in all of the following areas:

- Free and Discounted Legal Care • Tax Preparation & Advice
- Financial Education & Credit Counseling • Identity Theft Program
- LifeEvents™ Counseling

### FREE & DISCOUNTED LEGAL CARE\*

**Guaranteed Low Hourly Rate:** Members will never pay more than **\$75.00 per hour** for legal care that goes beyond the free and discounted schedule.

#### Free Legal Services

- Unlimited initial phone consultations for each new matter.
- Attorney review of independent legal documents (6 page max.).
- Unlimited face-to-face consultations for new legal matters.
- Help representing yourself in small claims court.
- When appropriate, network attorneys will make phone calls on your behalf.
- When appropriate, network attorneys will write letters on your behalf
- Assistance in solving problems with government programs (i.e., welfare, INS, etc.).
- Prepare a free Simple Will for you and your family along with free annual updates.
- Prepare a free Living Will for you and your family.

### DISCOUNTED FEE SCHEDULE\*

Legal Service	Member Rate	Non-Member Rate
Traffic Ticket Defense	\$ 89.00	\$ 199.00
Bankruptcy (Chapter 7)	\$400.00	\$1,100.00
Name Change	\$155.00	\$ 530.00
Simple Will (w/Trust)	\$170.00	\$ 365.00
Non-Support (Spouse/Child)	\$239.00	\$1,490.00
Simple Divorce	\$275.00	\$1,110.00
Regular Incorporation	\$295.00	\$ 585.00
Personal R/E Closing	\$250.00	\$ 675.00

\* The fees listed above do not include additional filing fees, costs, or administrative expenses. They are only for legal services rendered.

**Contingency Fee Discount:** Members will receive a 10% discount on contingency based cases.

### TAX PREPARATION & ADVICE

A panel of Certified Public Accountants will provide the following services to you at no charge:

- Unlimited advice on federal taxation via toll-free phone call/fax/e-mail.
- Free tax return preparation (includes 1040EZ, 1040A, and 1040).
- Deep discounts on numerous tax schedules.
- Unlimited advice on federal taxation for small business owners (sole proprietors)
- IRS audit assistance.
- 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.

### FINANCIAL EDUCATION & CREDIT COUNSELING SERVICES

This program provides our members with personalized services 24 hours a day, 7 days a week via telephone, online tools and live chat sessions.

The following free services are included with this program:

- Complete financial assessment.
- Certified Credit Counselors perform a complete credit and debt analysis.
- **"Ask Susan"** online counseling sessions. Email your questions and receive a personal response.
- Advice covering first time home ownership, mortgages, refinancing, reverse mortgages, and much more.
- Online tools and easy-to-use calculators.
- Online articles.
- Click on hotlinks to access consumer resources.
- Take tests and quizzes to improve money management skills.
- Courses teach members the skills needed for smart money management.

## IDENTITY THEFT RESTORATION & INSURANCE

Our members will have toll free access to Identity Theft Advocates who will assist them with the process of restoring their identity to its pre-theft state.

### Recovery Team Benefits:

- Damage assessment
- Notifying the three major credit bureaus
- Placing fraud alerts
- Creating customized recovery plan
- Assisting the members with the restoration of their personal identity to its pre-theft state

**Insurance Benefit:** Each member is provided with \$25,000 worth of Identity Theft Insurance.\* This coverage will help offset some of the cost of restoring their identity to its original status.

### Lost/Stolen Credit Card Assistance

- Pull credit report from 3 major bureaus
- Paralegals assess damage
- Cancel affected cards
- Re-issue new cards
- **Provide daily credit monitoring** from all 3 bureaus for 6 months to help prevent any further fraud

\*Insurance coverage provided by AISLIC (American International Specialty Lines Insurance Company) a member company of American International Group, Inc. Identity Theft Insurance no longer available in New York

## Eligibility

Membership in the FPP includes the member's spouse or significant other, children and any dependents that may be living with the member, such as a parent or grandparent.

**All this for only \$14.00 per month**

## Free Lifetime Membership\*\*

After six continuous years of participation in Legal Club, members are entitled to a FREE LIFETIME MEMBERSHIP!

\*\*Lifetime Membership provision extends to Legal Care benefits only. Riders are not eligible for free lifetime membership.

Please use the following contact information to access your benefits

Always identify yourself as a Legal Club of America member when accessing any of your benefits.

### Legal Referrals

800-305-6816  
www.legalclub.com

### Tax Preparation & Advice

866-544-4399  
www.taxhotline.net

### Identity Theft Insurance

866-IDHelp2(866-434-3572)  
Policy Number: 916304  
Restoration & Lost Credit  
Card Assistance  
800-441-6531

### Financial Education Services

866-944-2227  
www.moneymanagement.org

### Life Events Counseling

800-843-1327



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www.legalclub.com

## LIFEEVENTS™ COUNSELING

This program is designed to meet the needs of Legal Club's members and their families. LifeEvents members have toll-free, 24/7 365 day access to Advocates who will provide them with personal consultation services. Our Member Advocates are masters-level clinicians who have specialized training in phone-based assessment and consultation.

We offer the following comprehensive services, which have proven to be effective in managing personal issues with various levels of care:

- 24-hour member advocate line
- Crisis and urgent needs management
- Goal and success planning consultation
- Resource materials
- Follow-up