The Legal Resources Comprehensive Legal Plan provides 100% coverage for you, your spouse, and qualifying dependent children for a broad range of legal services, protecting you and your family from the high cost of attorney fees. Whether it's an every day legal need or unexpected life event, you'll have immediate access to a network of top-rated law firms in your area.

### How Much Will You Save?

<table>
<thead>
<tr>
<th>Commonly Used Legal Services</th>
<th>What Non-Members Pay</th>
<th>What Members Pay</th>
</tr>
</thead>
<tbody>
<tr>
<td>Legal advice and consultation</td>
<td>$200-400 per hour</td>
<td>$0</td>
</tr>
<tr>
<td>Will preparation</td>
<td>$500-750 per person</td>
<td>$0</td>
</tr>
<tr>
<td>Purchase, sale or refinance of primary residence</td>
<td>$400-700</td>
<td>$0</td>
</tr>
<tr>
<td>Traffic court representation <em>(including 1st offense DUI)</em></td>
<td>$750-1,500</td>
<td>$0</td>
</tr>
<tr>
<td>Uncontested divorce representation</td>
<td>$1,250-2,000</td>
<td>$0</td>
</tr>
<tr>
<td>Tenant dispute with landlord</td>
<td>$200-400 per hour</td>
<td>$0</td>
</tr>
<tr>
<td>Uncontested domestic adoption <em>(including name change)</em></td>
<td>$1,000-1,500</td>
<td>$0</td>
</tr>
<tr>
<td>Review of a financial contract or lease</td>
<td>$200-400 per hour</td>
<td>$0</td>
</tr>
<tr>
<td>District court representation in a civil action</td>
<td>$200-400 per hour</td>
<td>$0</td>
</tr>
<tr>
<td>Defense of child in juvenile court <em>(misdemeanor)</em></td>
<td>$875-1,500</td>
<td>$0</td>
</tr>
</tbody>
</table>

The annual cost is **less than** what you would pay for **just one hour** of an attorney's time.
FULLY COVERED SERVICES
LEGAL RESOURCES COVERS 100% OF THE ATTORNEY FEES FOR THE MOST COMMON LEGAL NEEDS\(^2\)

General Advice and Consultation
- Unlimited in-person or telephone advice and consultation for fully covered services

Family Law
- Uncontested domestic adoption
- Uncontested divorce
- Uncontested name change

Elder Law
- Estate advice
- Powers of attorney for Members’ parents

Criminal Matters\(^3\)
- Defense of misdemeanor
- Misdemeanor defense of juveniles
  Fully covered for first offense involving alcohol or illegal drugs

Wills and Estate Planning
- Will preparation and periodic updates
- Advance medical directive
- Financial powers of attorney
- Contingent trust for minor children

Traffic Violations
- Traffic infractions and misdemeanors
- Speeding
- Reckless driving
- Driving under the influence
  1st Offense

Civil Actions
- Representation as defendant
- Representation as plaintiff
- Insurance matters
- Initial administrative hearing
- Small Claims Court advice

Preparation and Review of Routine Legal Documents
- Unlimited pages and occurrences

Real Estate
- Purchase, sale or refinance of primary residence
- Deed preparation
- Tenant-Landlord matters
- Landlord-Tenant consultation

Consumer Relations and Credit Protection
- Warranty disputes
- Billing disputes
- Collection agency harassment

Identity Theft
- Prevention assistance
- Education services
- Identity recovery assistance

Don't see your legal need listed?
Relax...you're covered.®
The Legal Resources Plan covers a
1-HOUR CONSULTATION AND A 25% DISCOUNT
for pre-existing legal matters as well as ANY less commonly needed legal service.\(^4\)

This SUMMARY OF COVERAGE is intended to provide a broad general overview of plan coverage and is not a contract. Coverage may vary by organization. For specific coverage questions, please call Member Services at 800.728.5768. Member is responsible for all non-attorney costs such as filing fees, court costs, fines, etc.

\(1\) Demonstrates the potential savings the Legal Resources Plan can provide and does not represent actual payments but rather an average standard fee or hourly rate a network attorney would charge for that service.

\(2\) Member is responsible for all non-attorney costs such as filing fees, fines, court costs etc. The Plan covers the individual, spouse and qualifying dependents. 12 month commitment required. Courtroom representation, when necessary, is fully covered through General District Court for claims in excess of $400. The definition of General District Court may vary by state.

\(3\) Offenses involving illegal drugs, alcohol (except 1st offense DUI) and firearms are covered at a 25% discount.

\(4\) Since your employer is the participating sponsor, you may not use the Plan in a dispute with your employer.

\(5\) Timing of selection may vary based on your location or your employer's enrollment procedures.

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PARENT COVERAGE

INCLUDES SERVICES SUCH AS:
- Advance Medical Directives
- Durable power of attorney
- Financial power of attorney
- Medical power of attorney
- Estate advice/Probate
- Living wills
- Will revisions/Codicils
- Periodic trust updates
- Housing and care
- And much more

Do you have parents who could use the advice of a trusted attorney, but don’t think they can afford it?

WE HAVE THE SOLUTION!

Now, the parents of Legal Resources Members receive legal services at a 25% discount on attorney fees and/or legal assistant/paralegal fees when using a Legal Resources Network Law Firm.

In order to be eligible, parents must reside in an area where a participating Legal Resources Network Law Firm is available.

Parent Coverage not available in all areas. Consult coverage information for details.

Please call our Member Services Department with any questions.
We look forward to serving you and your family.

800.728.5768 LegalResources.com

LegalResources
Relax, you’re covered!
With this being my first real job, I felt it worthwhile to have these benefits and couldn't be happier. I venture to say that I use the Legal Resources Plan more than my health care plan. This is the best investment I've made in a long time.

Andrew T., Plan Member

With coverage for teen-age dependents, real estate transactions and other estate/family law matters, this is a 'no brainer.' It's a great value for the peace of mind it provides.

Jeffrey L., Plan Member

FIND OUT MORE: VISIT OUR WEBSITE for a more complete description of the Legal Resources Plan and all of the services we provide. There, you will find attorney profiles and a Law Firm Finder, which will direct you to law firms convenient to your home or work.