DID YOU KNOW MORE THAN 70% OF AMERICAN HOUSEHOLDS WILL HAVE A LEGAL NEED THIS YEAR?

Few employee benefits offer so much for so little. As a Legal Resources Member, you’ll have immediate and ongoing access to comprehensive legal coverage, services and expertise that will easily save you money — and could save you a whole lot more.

PROTECT YOURSELF AND YOUR FAMILY

LEGAL RESOURCES

Relax... you're covered.
Legal Resources is an employee benefit that provides high-quality legal services to our members, helping them to lead lives free of major legal expenses.

**LOW COST, GREAT VALUE**
With Legal Resources, you get comprehensive legal coverage on a broad range of services for an affordable low monthly rate. There are no co-pays and the cost of the plan does not change, no matter how often you use it.

**FULLY COVERED SERVICES**
The most often needed legal services are covered at 100%. That means you, your spouse and qualifying dependents pay no attorney fees when using these services.

**QUALITY ATTORNEYS**
Members have access to a network of top-rated, full-service law firms locally and over 13,000 attorneys nationwide.

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### HOW MUCH WILL YOU SAVE?
With the average attorney charging $200-400 per hour, Legal Resources can help you and your family avoid anticipated and unanticipated attorney fees — saving not only money, but valuable time as well.

<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>Tenant dispute with landlord</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>Review of a financial contract or lease</td>
<td>$200-400 per hour</td>
<td>$0</td>
</tr>
<tr>
<td>Traffic court representation (including 1st offense DUI)</td>
<td>$750-1,500</td>
<td>$0</td>
</tr>
<tr>
<td>Will preparation</td>
<td>$500-750 per person</td>
<td>$0</td>
</tr>
<tr>
<td>Uncontested divorce representation</td>
<td>$1,250-2,000</td>
<td>$0</td>
</tr>
<tr>
<td>Uncontested domestic adoption (including name change)</td>
<td>$1,000-1,500</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>Defense of child in juvenile court (misdemeanor)</td>
<td>$875-1,500</td>
<td>$0</td>
</tr>
</tbody>
</table>
FIRM COVERED SERVICES
LEGAL RESOURCES COVERS 100% OF THE ATTORNEY FEES FOR FULLY COVERED LEGAL SERVICES

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
- Defense of misdemeanor
- Misdemeanor defense of juveniles
  Fully-covered for 1st 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 refinancing 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

HOW THE PLAN WORKS
1. Become a member by authorizing a low monthly payroll deduction through your employer during enrollment.
2. Choose a law firm that best suits your needs from our highly rated law firm network. Use our Law Firm Finder at LegalResources.com to find a firm near you.
3. Receive your welcome kit with member identification cards and information about your law firm.

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

YOUR LEGAL NEEDS WILL BE COVERED!
Don’t see your legal need listed? Have a pre-existing matter? The Legal Resources Plan covers pre-existing legal matters as well as ANY less commonly needed legal service at a 25% discount.

HOW MUCH WILL YOU SAVE?

1. 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

2. The Legal Resources Plan covers pre-existing legal matters as well as ANY less commonly needed legal service at a 25% discount.

3. A 25% discount on any less commonly needed legal service.

LEGAL RESOURCES COVERS 100% OF THE ATTORNEY FEES FOR FULLY COVERED LEGAL SERVICES

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.

HOW THE PLAN WORKS
1. Become a member by authorizing a low monthly payroll deduction through your employer during enrollment.
2. Choose a law firm that best suits your needs from our highly rated law firm network. Use our Law Firm Finder at LegalResources.com to find a firm near you.
3. Receive your welcome kit with member identification cards and information about your law firm.

4. Call when you need legal services. Simply say, "I am a Legal Resources member."
5. Certified paralegals in our Member Services Department provide you with dedicated, ongoing support and assist you with any coverage or attorney-related concerns.
6. If you ever need to transfer to another Plan Law Firm, simply call Member Services.
LEGAL RESOURCES HAS BEEN PROVIDING COMPREHENSIVE LEGAL SERVICES AND REPRESENTATION FOR OUR MEMBERS AND THEIR FAMILIES FOR OVER 20 YEARS.

The annual cost is less than what you would pay for just one hour of an attorney’s time.

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

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.

QUALITY     VALUE     SERVICE     PEACE OF MIND

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

800.728.5768
LegalResources.com

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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