



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

R 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.**

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.

COMMONLY USED LEGAL SERVICES	WHAT NON-MEMBERS PAY ¹	WHAT MEMBERS PAY ^{2,3}
Legal advice and consultation	\$200-400 per hour	
Tenant dispute with landlord	\$200-400 per hour	
District court representation in a civil action	\$200-400 per hour	
Review of a financial contract or lease	\$200-400 per hour	
Traffic court representation (<i>including 1st offense DUI</i>)	\$750-1,500	
Will preparation	\$500-750 per person	
Uncontested divorce representation	\$1,250-2,000	
Uncontested domestic adoption (<i>including name change</i>)	\$1,000-1,500	
Purchase, sale or refinance of primary residence	\$400-700	
Defense of child in juvenile court (<i>misdemeanor</i>)	\$875-1,500	

FULLY COVERED SERVICES

LEGAL RESOURCES COVERS 100% OF THE ATTORNEY FEES FOR FULLY COVERED LEGAL SERVICES²



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 Matters³

- 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

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.

“ 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**.⁴

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.⁵
- 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

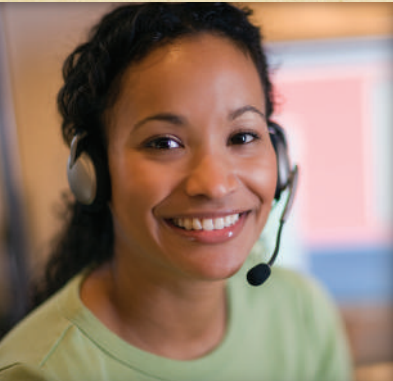
Visit our website for a more complete description of the Legal Resources Plan and all of the services we provide. There, you will find attorney profiles and a Law Firm Finder, which will direct you to law firms convenient to your home or work.

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



legalresources



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**LEGAL[®]
RESOURCES**

Relax... you're covered.[®]

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.