

## LEGALSHIELD LEGAL PLAN:

Expected and unexpected legal issues arise everyday. But with a LegalShield Legal Plan, a small monthly fee gets you access to advice and counsel on an unlimited amount of personal legal issues from attorneys with an average of 22 years experience.

The following provides a general overview of what our Legal Plan offers you and your family.

For more specific information, please view our [member contract](#).

## WHO THE LEGAL PLAN COVERS:

- The member
- The member's spouse
- Never-married dependent children of the member or member's spouse, under 26 years of age who are permanent residents of the member's household or full-time students
- Dependent children under age 18 for whom the member or member's spouse is legal guardian
- Any dependent child, regardless of age, who is physically disabled or mentally incapacitated and unable to make legally binding decisions, unable to be employed, 51% or more financially dependent upon the member and member's spouse and lives at home with the member or member's spouse.

## ADVICE, CONSULTATION, REPRESENTATION

### *ADVICE*

- Toll-free phone consultations with your Provider Law Firm for any personal legal matter even on pre-existing conditions.

### *LETTERS AND PHONE CALLS ON YOUR BEHALF*

- A phone call or letter on an attorney's letterhead can help you get the results you need.
- Available at the discretion of your Provider Lawyer.

### *CONTRACT AND DOCUMENT REVIEW*

- Your Provider Law Firm will review an unlimited number of documents of up to fifteen (15) pages each.
- You must be named as a contracting party on personal legal documents to be reviewed.

### *24/7 EMERGENCY ACCESS*

- After-hours legal consultation for covered legal emergencies such as: if you're arrested or detained, if you're seriously injured, if you're served with a warrant, or if the state tries to take your child(ren).

### *TRIAL DEFENSE SERVICES*

- Assistance if you or your spouse are named defendant or respondent in a covered civil action suit
- In the first membership year, 57.5 hours of trial time and 2.5 hours of pre-trial time are provided for trial defense. Hours increase through the 5th membership year, up to 300 total hours (295.5 trial hours and 4.5 pre-trial hours).

Year	Pre-Trial Time	Trial Time	Total
1	2.5	57.5	60
2	3	117	120
3	3.5	176.5	180
4	4	236	240
5	4.5	295.5	300

Certain exceptions and exclusions may apply, please read below and read the [member contract](#) before purchasing.

#### DOCUMENT PREPARATION

##### *LIVING WILL*

Directive to Physician/Living Will preparation for you, your spouse, and covered family members, with annual reviews and updates.

##### *STANDARD WILL PREPARATION*

Will preparation and annual reviews and updates for you, your spouse, and covered family members. Trust preparation is available under the 25% discount.

##### *DURABLE POWER OF ATTORNEY*

Durable Power of Attorney preparation for you, your spouse, and covered family members, with annual reviews and updates.

##### *RESIDENTIAL LOAN DOCUMENT ASSISTANCE*

- Mortgage documents, (as required of the borrower by the lending institution) prepared by your Provider Law Firm for the purchase of your primary residence. Available once each membership year for your primary residence.
- All information necessary for the preparation of the documents must be provided to your Provider Law Firm at least five business days prior to the closing date.

#### AUTO

##### *MOTOR VEHICLE SERVICES*

- Representation under this benefit is provided when you or your family members have a valid driver's license and are driving a non-commercial motor vehicle.
- Moving violation assistance.
- Motor vehicle related criminal charge assistance.
- Up to 2.5 hours help with driver's license reinstatement and property damage collection assistance of \$5,000 or less per claim.

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## FAMILY MATTERS

### *UNCONTESTED NAME CHANGE ASSISTANCE*

- Uncontested name change is defined as a name change in which all consents are attainable and the name change is not contested or challenged.
- This service is available 90 consecutive days from the effective date of your membership.

### *UNCONTESTED ADOPTION REPRESENTATION*

- Representation by your Provider Law Firm for uncontested adoption proceedings.
- Uncontested adoption is defined as an adoption in which all parties have agreed in writing to the adoption, all required consents are attainable and the adoption is not contested or challenged.
- This service is available 90 consecutive days from the effective date of your membership.

### *UNCONTESTED SEPARATION REPRESENTATION*

- Representation by your Provider Law Firm for uncontested legal separation or uncontested civil annulment if available in the state of your primary residence.
- Uncontested separation is defined as a separation in which neither you nor your spouse is represented by separate counsel and all issues are agreed upon in writing by the parties without negotiation by your Provider Law Firm.
- This service is available 90 consecutive days from the effective date of your membership.

### *UNCONTESTED DIVORCE REPRESENTATION*

- Representation by your Provider Law Firm for uncontested divorce proceedings.
- Uncontested divorce is defined as a divorce in which neither you nor your spouse is represented by separate counsel and all issues are agreed upon in writing by the parties without negotiation by your Provider Law Firm, net assets of the marriage are under \$500,000 and no division of retirement benefits or QDRO is applicable.
- This service is available 90 consecutive days from the effective date of your membership.

## IRS

### *IRS AUDIT LEGAL SERVICES*

- Coverage includes the return due on April 15th of the first membership year.
- Up to fifty (50) hours of your Provider Law Firm's time for an IRS audit to include one (1) hour of services within the first 30 days of after receiving written notice of the audit. Followed by 2.5 hours beginning on the 31st day for representation at the audit and for negotiations, conferences, and telephone conversations with the attorney and settlement conferences. The remaining 46.5 hours in trial time or services for actual trial appearance if the IRS sues you or you sue the IRS after paying the disputed tax.

Certain exceptions and exclusions may apply, please read below and read the [member contract](#) before purchasing.

## ADDITIONAL BENEFITS

### 25% OFF ADDITIONAL LEGAL SERVICES

YOU MAY CONTINUE TO USE YOUR PROVIDER ATTORNEY FOR LEGAL SITUATIONS THAT EXTEND BEYOND PLAN COVERAGE. THE ADDITIONAL SERVICES ARE 25% OFF THE LAW FIRM'S STANDARD HOURLY RATES. YOUR PROVIDER ATTORNEY WILL LET YOU KNOW WHEN THE 25% DISCOUNT APPLIES, AND GO OVER THESE

FEES WITH YOU. AFTER INITIAL CONSULTATION, THE FOLLOWING ARE COVERED ONLY UNDER YOUR 25% DISCOUNT:

- Lawsuits filed due to conditions that were foreseeable prior to enrollment
- Charges of DUI/DWI, drug-related matters, hit and run, leaving the scene of an accident, unmeritorious cases, issues resulting from operating a commercial vehicle with more than two axles
- Bankruptcy, contested divorce, contested separation, child custody, trust preparation
- Charges of tax fraud or income tax evasions, trust returns, business (including Schedule C) and/or corporate tax returns, payroll and information returns, partnerships, corporation returns or portions thereof that are included in the Member's tax returns, or services rendered by an enrolled agent

#### ADDITIONAL INFORMATION AND EXCLUSIONS

##### *ADDITIONAL INFORMATION:*

*PROVIDER LAW FIRMS MAY BE PREVENTED BY ETHICAL RULES FROM PRESENTING A CLAIM, DEFENSE, OR LEGAL POSITION THAT THE LAW FIRM BELIEVES TO BE FRIVOLOUS OR WITHOUT MERIT. IT IS UP TO THE PROVIDER LAWYER'S PROFESSIONAL JUDGMENT AS TO WHETHER OR NOT YOUR CLAIM, DEFENSE OR LEGAL POSITION MAY PREVAIL IN COURT OR IS FRIVOLOUS OR WITHOUT MERIT. EMERGENCY SERVICES ARE SUBJECT TO CONDITIONS IMPOSED BY THE DETAINING/QUESTIONING AUTHORITY. SITUATIONS INVOLVING BUSINESS-RELATED MATTERS ARE NOT COVERED BY THIS MEMBERSHIP. FOR ANY MATTER INVOLVING THE MEMBER AND ANOTHER COVERED PERSON UNDER THE CONTRACT, BENEFITS ARE ONLY AVAILABLE TO THE MEMBER. FINES, COURT COSTS, FILING FEES, AD LITEM FEES, PENALTIES, EXPERT WITNESS FEES, BONDS, BAIL BONDS AND ANY OUT-OF-POCKET EXPENSE ARE NOT COVERED BY THIS MEMBERSHIP. ANY PERSON OR ENTITY WHO INITIATES OR PARTICIPATES IN A LAWSUIT AGAINST THE COMPANY OR ANY OF ITS SUBSIDIARIES OR AFFILIATES, OR IS NAMED AS A DEFENDANT OR RESPONDENT IN A LAWSUIT INITIATED BY THE COMPANY OR ANY OF ITS SUBSIDIARIES OR AFFILIATES, SHALL BE SPECIFICALLY EXCLUDED FROM RECEIVING ANY OF THE LEGAL SERVICES PROVIDED BY THE MEMBERSHIP, DURING THE PENDENCY OF SUCH LAWSUIT OR UNTIL ITS RESOLUTION. MATTERS, ISSUES, CONSULTATIONS, ACTIONS, PROCEEDINGS, OR DISPUTES BETWEEN A MEMBER AND THE PROVIDER ATTORNEY OR THE MEMBER AND THE COMPANY ARE EXCLUDED FROM THIS MEMBERSHIP. ANY MATTER WHICH THE PROVIDER ATTORNEY DETERMINES IS RESOLVED OR HAS BEEN RAISED AN UNREASONABLE NUMBER OF TIMES WITHOUT SUBSTANTIAL CHANGE OF CIRCUMSTANCE WILL NO LONGER BE SERVICED UNDER THE MEMBERSHIP. ANY MATTERS WHICH ARE COVERED BY ANY INSURANCE POLICY ARE EXCLUDED FROM COVERAGE.*

##### *24/7 EMERGENCY ACCESS EXCLUSION:*

*ASSISTANCE IN MAKING, POSTING, OBTAINING BOND, BAIL OR OTHER SECURITY REQUIRED FOR RELEASE.*

##### *RESIDENTIAL LOAN DOCUMENT SERVICES:*

*THIS BENEFIT DOES NOT INCLUDE REVIEW OF THE ABSTRACT AND PREPARATION OF A TITLE OPINION THEREON NOR THE PROVIDER ATTORNEY'S PRESENCE AT CLOSING.*

*MOTOR VEHICLE SERVICES:*

*YOU ARE RESPONSIBLE FOR ANY FINES AND COURT COSTS. PREEXISTING CONDITIONS, CHARGES OF DUI/DWI RELATED MATTERS, DRUG RELATED MATTERS, HIT-AND-RUN RELATED CHARGES, ISSUES INVOLVING COMMERCIAL VEHICLES AND UNMERITORIOUS CASES ARE EXCLUDED. TRAFFIC TICKETS MUST BE SUBMITTED TO THE PROVIDER ATTORNEY AT LEAST FIVE WORKING DAYS PRIOR TO THE APPEARANCE DATE TO RECEIVE MOTOR VEHICLE RELATED SERVICES. HOWEVER, YOU MAY RECEIVE THE 25% DISCOUNT AND CONSULT WITH YOUR PROVIDER LAW FIRM UNDER THE TOLL-FREE PHONE CONSULTATION BENEFIT FOR ANY SPECIFIC EXCLUSION UNDER THIS BENEFIT.*

*TRIAL DEFENSE SERVICES:*

*MATTERS NOT COVERED UNDER PLAN BENEFITS AND WHICH YOU MAY USE YOUR PREFERRED MEMBER RATE FOR SERVICES ARE: DEPENDENTS (COVERS MEMBER AND SPOUSE ONLY), BANKRUPTCY, DIVORCE, SEPARATION, ANNULMENT, CHILD CUSTODY OR OTHER DIVORCE OR DOMESTIC-RELATED MATTERS, CHARGES OF DUI/DWI, DRUG-RELATED MATTERS (WHETHER PRESCRIBED OR NOT), HIT-AND-RUN, LEAVING THE SCENE OF AN ACCIDENT, CRIMINAL CHARGES . LAWSUITS FILED BECAUSE OF SOMETHING THAT OCCURRED PRIOR TO YOUR ENROLLMENT OR BECAUSE OF CONDITIONS THAT WERE REASONABLY ANTICIPATED OR FORESEEABLE PRIOR TO YOUR ENROLLMENT (EVEN IF THE LAWSUIT IS FILED AFTER YOU BECOME A MEMBER), CLASS ACTIONS, INTERVENTIONS OR AMICUS CURIAE FILINGS IN WHICH THE COVERED MEMBER IS A PARTY (OR POTENTIAL PARTY), GARNISHMENT, ATTACHMENT OR ANY OTHER APPEAL, CLAIMS, DEFENSES, OR LEGAL POSITIONS WHICH YOUR PROVIDER LAW FIRM DETERMINES WILL NOT PREVAIL IN COURT OR ARE FRIVOLOUS OR WITHOUT MERIT.*

*IRS AUDIT LEGAL SERVICES:*

*DOES NOT COVER GARNISHMENT, ATTACHMENT OR ANY OTHER APPEAL, CLASS ACTIONS, INTERVENTIONS OR AMICUS CURIAE FILINGS, CHARGES OF TAX FRAUD OR INCOME TAX EVASIONS, TRUST RETURNS, BUSINESS AND/OR CORPORATE TAX RETURNS, PAYROLL AND INFORMATION RETURNS, PARTNERSHIPS, CORPORATION RETURNS OR PORTIONS THEREOF THAT ARE INCLUDED IN THE MEMBER'S TAX RETURNS, PRE-EXISTING CONDITION(S) WHICH, FOR IRS AUDIT LEGAL SERVICES, INCLUDES ANY EVENT, INVESTIGATION OR NOTICE FROM THE IRS THAT THE COVERED PERSON KNEW OF OR HAD BEEN NOTIFIED OF PRIOR TO THE EFFECTIVE DATE. AUDITS, EXAMINATIONS, OR INVESTIGATIONS WHERE A PROFESSIONAL PREPARER OR AN IRS ENROLLED AGENT IS MAKING A DEFENSE AVAILABLE, ARE NOT AVAILABLE FOR IRS AUDIT LEGAL SERVICES. REQUESTS BY THE IRS ASKING FOR ADDITIONAL INFORMATION TO BE SUPPLIED BY MAIL OR TELEPHONE BEFORE WRITTEN NOTIFICATION OF AN AUDIT IS RECEIVED.*

This is a general overview of your legal plan coverage for illustration purposes only. The benefits described are not available in all states and Canadian provinces. See a plan contract for complete terms, coverage, amounts, conditions and exclusions.

