



Legal Resources™ National Plan

Why Select Legal Resources™ National Plan?

1. The low monthly fee covers most attorney fees for covered legal services.
2. The legal services can be used as often as needed by you and your dependents.
3. The attorneys in our network are committed to serving subscribers' needs.
4. To enroll – simply follow the instructions on the enclosed enrollment form.
5. Questions?
1-800-728-5768
6. Legal Resources™ National Plan is administered by ARAG® through partnership with Legal Resources™ parent company Legal Benefits, Inc.

LEGAL SERVICES WITHOUT ATTORNEY FEES!*

Subject to plan exclusions & limitations.

★ PERSONAL ATTORNEY

Civil Actions	Traffic Violations
Uncontested Adoptions	(DUI-First offense only)
Uncontested Family Law/Divorce	Defense of Juveniles
Advice and Consultation	Criminal Misdemeanor Violations

★ LITIGATION ISSUES*

Insurance Matters	Real Estate Transactions
Tenant-Landlord Matters	Last Will and Testament
Administrative Proceedings	Name Change
Preparation of Legal Documents	

★ EXTENDED BENEFITS

Extended Benefits are unlimited and not subject to any pre-existing condition limitation. Receive attorney fee discounts up to 25% off standard attorney fees.

★ NATIONWIDE NETWORK

Access a nationwide network of attorneys.

(Please review the Summary of Services for a complete description of all services and limitations prior to enrollment)

- * Attorneys fees paid 100% or discounted 25% depending on the legal matter
- * Dependents include spouse and children under 19 years of age or under 23 years of age if full-time student
- * Does not include extended benefits

Legal Resources™ National Plan is marketed by Legal Resources™ parent company Legal Benefits, Inc. and underwritten by ARAG Insurance Company, Des Moines, IA; or Guide One® Insurance of West-Des Moines, IA



Attorney Fee Savings

A Price Everyone Can Afford!

Legal Resources™ National Plan reduces the cost of legal services for our subscribers by combining the buying power of a large group of people. You need to join Legal Resources™ National Plan before you have a legal need and you will receive comprehensive protection at an affordable price!

It's Easy To Get Started...

When you enroll, you will receive your packet with the Plan Phone Number. You can talk to an attorney you can trust, and has the experience to give you the protection you deserve.

"Estimated Attorney Fees" demonstrates the potential savings our legal plan provides. The "estimated attorney fees" do not represent actual payments but rather the standard fee or hourly rate an attorney would charge for that service.

Examples of Legal Services	Estimated Attorney Fees without the Plan	Attorney Fees as a Plan Subscriber
Legal Counsel & Advice for all Covered Benefits	\$200/hr.	- 0 -
Traffic Court Representation	\$300-\$750	- 0 -
DUI Court Representation (1st Offense)	\$750-\$1,500	- 0 -
Will Preparation (includes contingent trust for minors, living will, medical durable power of attorney, and advance directives)	\$300-\$500	- 0 -
Credit/Warranty Disputes	\$200/hr.	- 0 -
Reviewing a Financial Contract or Lease	\$200/hr.	- 0 -
Tenant disputes with Landlords	\$200/hr.	- 0 -
Uncontested Divorce Representation	\$500-\$750	- 0 -
Uncontested Adoption (includes a name change)	\$500-\$750	- 0 -
Purchasing a Primary Residence	\$400-\$600	- 0 -
Selling a Primary Residence (A minimum \$50.00 administrative charge will apply in all real estate closings conducted by the Plan Attorney)	\$200-\$400	- 0 -
Defending a Civil Action in District Court	\$750-\$1,000	- 0 -
Defending your Child in Juvenile Court	\$500-\$1,000	- 0 -

Please review the enclosed Summary of Services for a complete description of all services and limitations PRIOR to enrollment. Estimated attorney fees are based on the average hourly rate of \$200 per hour. Subscriber responsible for all non-attorney costs (filing fees, fines, court costs, etc.)

★ DEDICATED TO SUBSCRIBER SERVICE

Our Subscriber Relations Department will assist you whenever you have a question about covered benefits or attorney responsibilities.

For Enrollment Information Call: 1-800-728-5768
www.legalresourcesplan.com

Legal Resources™ National Plan - Summary of Services

A. BASIC BENEFITS

Basic Benefits are unlimited and are not subject to any pre-existing condition limitations.

1) Unlimited Telephone Advice and Consultation

You are entitled to unlimited telephone consultation with an *Access Attorney* regarding your personal legal matters by use of the toll-free telephone number provided in *Your Certificate*. The *Access Attorney* will provide consultation regarding *Your* personal legal matters unless the matter is listed as an exclusion. The service is available during normal business hours year-round, excluding public holidays.

2) Unlimited Short Legal Document Review

Before (or after) signing a document, *You* may consult with an *Access Attorney*. S/he will explain the meaning and consequences of any form or document of up to six (6) pages and suggest changes (if necessary) to a contract or letter *You* are signing. Simply mail or fax *Your* document to the *Access Attorney* for review; s/he will call or fax *You* with his/her comments. If *Your* document exceeds 6 pages, the *Access Attorney* may review it under *Your Comprehensive Benefits*, or *You* may be referred to an *Affiliate Attorney* for assistance under *Your Comprehensive Benefits*.

3) Unlimited Letters and Calls to Third Parties

In some cases, early legal intervention may assist in the resolution of a simple legal matter. Therefore, the *Access Attorney* will write a letter or make a phone call on *Your* behalf when *You* and the *Access Attorney* believe it is likely to result in the prompt resolution of a simple matter.

4) Debt Collection Assistance

If *You* have attempted to collect on a personal debt without success, *You* may request *Your Access Attorney* to send a collection letter on *Your* behalf. *Your Access Attorney* will ask that *You* provide copies of any contracts or other documents relating to the debt. Upon *Your* request, *Your Access Attorney* may provide additional services under *Your Comprehensive Benefits* or *You* may be referred to an *Affiliate Attorney* for assistance under *Your Comprehensive Benefits*.

5) Small Claims Assistance

Your Access Attorney will provide telephone advice and consultation relating to preparation, Trial strategy, and exhibits for claims which *You* initiate or defend in a *Small Claims Court* without other legal representation.

6) Simple Will

Upon *Your* request, *Your Access Attorney* will prepare for *You* and *Your* eligible spouse a simple will which does not require any complex tax structures such as trusts, any issues pertaining to the guardianship of minor children, or a partition action. If *You* already have a simple will, upon *Your* request, on an annual basis, *Your Access Attorney* will review and revise *Your* will as necessary. Simply call Customer Care and request a will packet and mail the completed forms to *Your Access Attorney*. *Your Access Attorney* will complete *Your* will and return it to *You* with instructions for execution. A will is not valid until properly executed, so it is important that *You* follow those instructions so as to complete *Your* will. (Further coverage available under *Your Comprehensive Benefits*.)

7) Legal Billing Review

Your Access Attorney will also, upon *Your* request, review all legal expenses incurred by *You* to see if they fall within reasonable and customary amounts; this benefit applies to *Affiliate Attorneys* as well as *Non-Affiliated Attorneys*.

8) 24-Hour Emergency Legal Assistance

Your Attorney is available for legal emergencies outside of normal business hours.

B. COMPREHENSIVE BENEFITS

Benefits include the following legal services provided on Your behalf:

- Advice & Consultation
 - Negotiations with third parties
 - Document preparation and review
 - Other office work
 - *Small Claims Court, District Court or Juvenile Court* representation
- Note: *Your* attorney may not be allowed by law to represent *You* in *Small Claims Court*.

Family Protection

1) Uncontested Dissolution of Marriage

Legal services rendered to the *Named Insured* in an *uncontested* divorce, an *uncontested* legal separation and/or an *uncontested* annulment of marriage, in which the parties have agreed upon property settlement, child custody, visitation and support issues, and maintenance issues. This benefit does not include preparation of Qualified Domestic Relations Orders or representation in any other family law proceedings, such as defense, enforcement or modification of family law decrees or orders, or collection of child support.

2) Name Change

Legal services involving *Your* simple name change. This benefit does not include termination of parental rights or other proceedings in connection with the simple name change.

3) Uncontested Domestic Adoption Proceedings with Name Change of Child

- a. *Uncontested* adoption by step-parent
- b. *Uncontested* adoption of family members.
- c. *Uncontested* adoption through a licensed child placement agency. This benefit excludes parental placement or other private adoptions in which the court functions as agency representative.

4) Your Parent's Powers of Attorney

Your parent's Durable Powers of Attorney will be provided in accordance with the *Attorney's* professional and ethical requirements in the event of incapacity of the parent where the parent is granting *Member* power of attorney. *Your* parent's durable powers of attorney do not include estate matters, gifting, disclaimers and creation of trusts and all such documents, or the exercise of any authority created thereunder.

Financial Protection

5) Preparation of Wills

- Advice and consultation and preparation of *Your* individual will or husband and wife will(s), including the following:
- Preparation of *Your* individual will or husband and wife will(s). Will(s) include(s) testamentary support trust provisions for dependent children, and the powers of attorney that are required and prepared at same time as the will(s).
 - Codicil (an amendment to a will.)
 - Living Will/Advanced Medical Directive.
 - Durable Power of Attorney.
- Does not include financial and estate planning advice. Estate planning advice is covered at a 25% discount.*

Property Protection

6) Tenant Protection

Legal Disputes including, representation in *Small Claims Court* (if permissible) or *District Court*, as a plaintiff or defendant, with a landlord involving the occupancy of *Your* principal residence, including eviction defense.

7) Real Estate Matters

- a. Sale of *Your* principal residence, including review of documents and preparation of final contract for sale on *Your* behalf.
- b. Purchase of *Your* principal residence, including review of documents, preparation of final contract for purchase and attendance at closing (if customary in *Your* area), on *Your* (not *Your* lender's) behalf.
- c. Preparation and review of deeds, mortgages, promissory notes, affidavits (except those relating to refinancing *Your* property), and installment sale contracts. This benefit (c) applies to seller-financed transactions only.

This benefit specifically excludes any services rendered relative to "evidence of title" considerations, or attorney fees relating to their acting as escrow or closing agent.

8) **Insurance Matters**

Representation of *Member* in connection with any claim against his or her insurer by reason of failure to provide or pay the benefits as contracted for and general advice as to interpretation of any policy provision. Includes Accident and Health, Life Annuity, Fire, Automobile and Homeowners. Litigation limited to District Court. In the event of litigation, the conditions in item 18 (Plaintiff) shall apply. This benefit does not cover liability claims, however, coverage is available under *Your Extended Benefit*.

Civil & Criminal Protection

9) **Advice & Consultation**

General legal advice and consultation rendered to *You* for any *Covered Legal Service* not otherwise specifically covered or excluded under this *Plan*, and including bankruptcy, estate administration and landlord matters. Limited to one (1) hour per covered matter.

10) **Legal Document Preparation and Review**

Preparation and review of routine legal documents for any *Covered Legal Service* not otherwise specifically covered or excluded under this *Plan*.

11) **Consumer Protection**

Legal Disputes, representation in *Small Claims Court* or *District Court*, as a plaintiff or defendant, involving goods or services concerning defects, written or implied warranties or guarantees, contracts for acquisition, lease, use and/or financing.

12) **Driving Privilege Protection**

Defense of traffic misdemeanor charges; including first offense only driving while impaired by, or under the influence of, drugs or alcohol. *Member* must have a valid driver's license not subject to restriction or suspension at the time the offense occurred.

13) **Juvenile Court Proceedings**

Defense of *Your* eligible juvenile child in and relating to *Juvenile Court Proceedings*, where the underlying charge would not be considered a criminal felony charge if *Your* child were being charged as an adult, and except traffic matters (see above for traffic matter coverage.)

14) **Criminal Misdemeanor**

Defense of criminal misdemeanor charges in the District Court, except traffic matters (see above for traffic matter coverage.)

15) **Local Administrative Hearings**

Legal Disputes, as a plaintiff or defendant, involving local government boards or local government commissions, such as zoning or property disputes. Representation at initial hearing only. This benefit does not include *Legal Disputes* involving state or federal agencies.

16) **Small Claims Defense**

Legal Disputes, as a defendant only, in a *Small Claims Court* with a probable damage recovery of greater than \$2,000.

17) **Other Civil Actions**

Legal Disputes, as a plaintiff or defendant, involving any civil action with a claim in excess of \$200.00 and with jurisdiction in the *District Court*, except as otherwise covered or excluded elsewhere under this *Plan*. Family law matters are not included but are covered separately under *Your Comprehensive Benefits*.

C. EXTENDED BENEFITS

Extended Benefits are unlimited and are not subject to any pre-existing condition limitations. The *Reduced Rate* usually will be \$89 per hour or at least 25% off the attorney's standard rates. Ask your *Customer Care Representative* for the current *Reduced Rates* in your area and a listing of *Reduced Rate* attorneys. Payment of all *Reduced Rates* is solely the responsibility of the *Member*.

Discounts on Other Matters. *Affiliate Attorneys* will provide legal services at *Reduced Rates* on all matters not specifically excluded or otherwise covered under this *Plan*. *You* are responsible for all payments to the *Affiliate Attorneys* for such services, and they may require an advance deposit at their discretion.

D. OUT-OF-NETWORK BENEFIT

You may use any attorney for *Your Comprehensive Benefits*, whether s/he is an *Affiliate Attorney* or not. If *You* use the services of a *Non-Affiliate Attorney*, *You* will be eligible only for reimbursement of their *Attorney Fees* at the *Out-Of-Network Rate* of \$60.00 per hour for a maximum of 10 hours per membership year.

IRS Audit Protection Benefits. For coverage explanation refer to your policy.

EXCLUSIONS

This Plan does not cover:

1. Fines, penalties, court ordered payments of *Attorney Fees*, filing fees, court costs, service of process fees, litigation expenses, and any other non-*Attorney* costs and expenses.
2. Legal services received or contracted for prior to the *Effective Date*. Also, legal services obtained after the date on which *Your* coverage under this *Plan* terminates.
3. Any action, dispute or proceeding in any way against *our* interest, or that of *our* affiliated companies, the underwriter(s) of the *Plan*, or any of *our* or their agents, *Access Attorneys*, *Affiliate Attorneys* or in relation to Employee/Employer disputes with *Your Sponsor* or involving another *Sponsor*.
4. Legal services for the benefit of any person other than a *Member*, or legal services for *Members* other than the *Named Insured* against his/her interests or those of another *Member* under this *Plan*.
5. Costs or *Attorney Fees* related to title insurance, title searches, title abstracts, title opinions, title disputes, or any other costs related to real estate closings other than *Attorney Fees* for document preparation/review and attendance at closing.
6. Duplication of services or legal representation provided under this *Plan* or elsewhere, or legal representation deemed by us, the *Access Attorney* or the *Affiliate Attorney* to be frivolous, lacking merit, lacking reasonable prospect of success at least as great as the value of the time spent, or in violation of any applicable *Attorney* ethics code.
7. Except as specifically provided for in this *Plan*, any matter, whatsoever, arising out of or in connection with *Your* employment, past or present, including but not limited to disputes between *You* and *Your* employer, *You* and *Your* fellow employees, *You* and *Your* union, *You* and *Your* labor/management trust fund or pension fund, workers' compensation matters, and unemployment compensation matters.

Basic Benefits may be obtained from *Your Access Attorney* or *Affiliate Attorneys*, at their sole discretion, for the following exclusions:

8. Except as specifically covered under this *Plan*: *Legal Disputes* involving insurance contracts; or related to structural damage(s), noise, visual, or other intangible hindrances arising out of or affecting real estate property; or arising out of inheritance law or contracts related to family law matters.
9. Matters normally handled on a contingency fee basis or matters for which an *Attorney Fee* is usually allowed by law.
10. Admiralty matters; tax related matters; class actions, interventions (unless otherwise entitled to coverage as a plaintiff or defendant under this *Plan*); *amicus curiae* filings; criminal felonies; appeals; and any matter arising out of or in connection with federal law, except as specifically provided in this *Plan*.
11. Probation violations and/or violations of existing court orders, bond hearings, and *capias* charges (failure to appear.)