

## Family Protection Plan



### Free & Discounted Legal Care

Legal care is either free, deeply discounted, or provided at the reduced hourly rate.

#### Free Legal Services

Examples of services available at no charge from your plan attorney:

- Initial consultation for each new legal matter
- Simple Will for you and your family with annual updates
- State specific, web based, Living Will form (*can be notarized by a Notary Public*)
- Phone calls and letters written on your behalf (*one each per legal matter*) when considered appropriate by plan attorney

*\*In certain situations, attorney liability may require plan attorneys to ask for a retainer from the member prior to providing some of the free legal services.*

#### Discounted Legal Services

Examples of discounted services for which attorneys will charge a one-time, deeply discounted fee:

• Simple Will w/Minor's Trust	\$ 300.00
• Uncontested Divorce	\$ 750.00
• Residential Real Estate Document Review	\$ 350.00
• Traffic Ticket Defense	\$ 89.00

*Fees are for legal services rendered. Refer to legalclub.com for a complete listing and definitions of legal services.*

#### Reduced Hourly Rate

Plan attorneys have contracted to charge 40% off their normal hourly rate, with a minimum of \$125 per hour, for legal care beyond the free and discounted services.

#### Retainers

In certain situations, attorney liability may require plan attorneys to ask for a retainer prior to providing some of the free services or in the case of extended legal care. Retainers are computed based on the appropriate reduced hourly rate.

#### Contingency Fee Discount

Receive a 10% discount on contingency based cases.

#### Online Legal Forms

Download a wide-ranging selection of free and discounted self-service forms to create legally valid documents using our online forms catalog. Forms are state specific and include Last Will and Testament, Bill of Sale, Landlord/Tenant Agreements, Leases, Power of Attorney and many more.



### Free Tax Preparation & Advice

Access to personal tax benefits including free tax return preparation and unlimited, toll-free, tax related advice.

#### Tax Related Benefits

A panel of Certified Public Accounts provide the following services:

- Free mail-in tax return preparation (includes 1040EZ, 1040A, and 1040)\*
- Free preparation of most common schedules that accompany form 1040\*

- Review of prior year's tax return\*
- Advice regarding IRS letters and audits
- Advice on tax implications of everyday financial matters such as IRAs, 401K plans, investment and real estate timing and strategies, retirement planning, etc.

*\* Limited to one per household*



### Identity Theft Solutions

Reduce risk of identity theft and receive comprehensive, privacy advocate assisted restoration services in the event a theft does occur.

#### Privacy Plus Software

Protects your personal information and internet activity from cybercriminals, hackers and others spying on you.

- **Secure Data Vault:** Store, share and access important documents that require protection.
- **Secure Email Account:** Send email securely without worrying about others accessing the content or files included in your emails.
- **Virtual Private Network (VPN):** Protects data like credit card numbers, account numbers, passwords, and more while you are online or away from your device.
- **Password Manager:** Makes it easy to use a strong and unique password for every website.

#### Identity Monitoring\*

Scours the internet to identify the illegal trade and sale of your personal information.

- Monitors thousands of websites, checks millions of data points, and if we find your information, we'll alert you.
- Proactive detection works in real time, giving you the opportunity to stop the leak early.
- Our monitoring system covers bank accounts, credit/debit cards, social security numbers, driver's license, etc.

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## Identity Theft Solutions (continued)

Reduce risk of identity theft and receive comprehensive, privacy advocate assisted restoration services in the event a theft does occur.

### Bank Takeover Monitoring

Watches for new bank and credit account activity. Alerts you if someone tries to open a bank account or credit card using your Social Security number or other personal information.

- Provides early detection of suspicious bank or credit card account activity.
- Reviews information from hundreds of financial institutions daily and flags unusual or high-risk activity.

### Social Media Monitoring (Cyberbullying)

Monitors your and your children's social media activity (Facebook, Twitter, LinkedIn and Instagram) and notifies you of potential privacy or reputation risks.

- Searches for instances in which your personal information is exposed via social sites.
- Notifies you of objectionable content—foul language, sexual content, drug or alcohol references—that could damage your reputation.
- Monitors your child's social network for instances of cyberbullying, references to weapons, or sexual predator activity.

### Sex Offender Monitoring

Provides a report of all registered sex offenders living within your immediate area and notifies you when a new sex offender is added.

- Sends an alert if a sex offender attempts to use your personal information to evade detection.
- Using your state's sex offender registry, sends notifications when an offender moves into your immediate area.

*Note that alerts for this component can't be delivered unless an email address has been provided for notifications.*

*\* Identity Theft Insurance is underwritten by a nationally recognized insurance carrier with an "A" or better AM Best Rating. Contact Legal Club for more details. Identity Monitoring and Insurance is limited only to the member.*

### Identity Theft Restoration

Assists you with full service identity restoration by certified identity theft risk management specialists who will:

- Contact banks, file a police report, review credit reports, or place a fraud notification or security freeze with the three credit bureaus.
- Make phone calls, send electronic notifications, prepare documentation, and issue fraud alerts with the three consumer reporting agencies, the FTC, SSA and USPS.
- Follow up and escalate issues with affected agencies, creditors, financial institutions, to reinforce your rights.
- Assist with restoration of identity to its pre-theft state.

### Lost or Stolen Credit Card Assistance / Document Recovery Services

Our Privacy Advocates will:

- Obtain credit reports from each of the three major credit bureaus
- Cancel affected credit cards and request new cards
- Provide daily identity monitoring for six months to help prevent further fraud.

### Insurance Benefit\*

- \$1,000,000 of identity theft insurance is available to you with a zero deductible. Available in all 50 States.

### Eligibility

Program includes the member's spouse or domestic partner, dependent children, and dependent individuals living in the plan member's home such as a parent or grandparent.

**ALL OF THIS FOR ONLY \$16 per month**

To access plan benefits, or for questions about your membership call: **800-305-6816**

This is only an outline of benefits. For a complete description of benefits, terms and conditions, please visit [legalclub.com](http://legalclub.com).



Legal Club is a proud partner of BCRF, donating 2% of revenue from new group cases each year.

