

FAMILY LEGAL PROTECTION PLAN

CERTIFICATE OF COVERAGE

How Our Legal Plan Can Help You and Your Family

50 Years of Experience

Our company has been serving Legal Plan Members since 1971. We have been responsible for putting Americans in touch with quality local law firms, to help them solve their legal problems.

We Cannot Afford to Ignore Legal Problems

Each year, we think that the American legal system will become easier yet it seems like it's only becoming more complicated. Thousands of new laws and procedures are drafted annually, and many affect the workforce, including:

- Mortgage companies that sell trust deeds and force foreclosures
- Student loans which sell loan paper and lose track of borrowers
- Relatives who die without proper estate planning and end up leaving their assets to the state, instead of their heirs
- Home construction defects increase and builders who refuse to fix these problems

According to the American Bar Association, more than 70 percent of U.S. households will have the need for a lawyer in the next 12 months. That same study found most consumers feel uncertain about how to tell a good lawyer from a bad one. With Legal Access Plans, employees have access to the largest national network of credentialed attorneys - all at their fingertips, and the one-on-one concierge help they need to find the best attorney for their specific legal concerns.

Legal Costs Increase

The problem is that if we could just avoid legal problems, we would. We often ignore problems and "hope they will go away." For a time, sometimes they do, but they come roaring back to ruin the lives of many Americans. Lawyer's fees are viewed as too expensive to seek preventative help, and the whole legal system seems unaffordable, and unfair, to many Americans.

Once you are dragged into the legal system, you often have little choice but to pay the fees and costs, and pay the consequences of not knowing what could have been done to prevent the problem.

Prevention

Believe it or not, some legal problems can be prevented. Early detection of a legal problem, coupled with early, effective legal assistance, can diffuse many legal problems. Other legal problems can be "nipped in the bud" well before the lawsuit stage.

Examples Where Legal Problems Can Be Prevented:

- Shoddy Contractor Work
- Hospitalization Without a Will
- Son Arrested for DUI/DWI
- Home Purchase Falls Through
- Child Custody Order Changes
- Durable Powers of Attorney
- Hundreds of Other Legal Problems Like These

While it may be equally as difficult to believe, many lawyers can really help to prevent legal problems, even when it means earning less legal fees. While the popular perception is that lawyers love lawsuits because they generate huge legal fees, this is not a universal rule. Many lawyers are professionals, trained to evaluate your particular legal issue. They may also be prepared to offer solutions to your problem, to the best of their ability, working in the confines of the legal system, even if this means a solution that will prevent, not generate, a lawsuit.

Ease of Access

Whether they will admit it or not, many people can be inhibited by the thought of calling an attorney. There are many reasons for this, including, the idea of calling a professional, the complicated legal system, the complex legal terms, the lack of black and white answers, and the fear of the huge, and unknown, costs.

We make access easy, with our initial consultations for Plan Members at no cost. What is an initial consultation? With each new legal problem, you, or your family member, is entitled to consult with a Plan Attorney, over the telephone or in person, at no cost, for up to one half-hour per legal topic.

Matching Your Legal Needs and Our Plan Attorneys

A unique part of our service is the matching of your legal needs with the expertise, experience, and location of one of our Plan Attorneys in your community. Legal matters are often complex and the facts of each circumstance vary and can change the outcome of your case. We can analyze the relevant facts of your case and make every attempt to match your needs based on the following factors:

- your location
- the attorney's expertise
- your type of legal matter
- the relevant courthouse
- the location of the legal matter

When you factor in all of the needs in a particular legal case, you can see that close proximity to your home or work may not be the only factor in getting you the proper help for your case.

How To Use Your Plan

When you subscribe to our Family Legal Protection Plan, you are entitled to receive the legal benefits available to you under your plan.

Step 1: Whenever legal services are needed, (or even if you are not sure a legal problem exists) you can call toll-free for a referral to the Plan Attorney nearest to you, or your legal problem.

Step 2: Plan Attorneys are available to provide initial legal consultations to members WITHOUT COST for up to the first one half-hour. During this initial consultation, you can ascertain the severity of your legal problem, and evaluate the alternative courses of action which may be pursued as the Plan Attorney recommends.

Step 3: If you have a legal problem and decide to proceed, a special hourly rate is available which will give you the Plan Discount Hourly Rate, which is the discount from the average rates for quality law firms in the member's area.

Step 4: If you have a need for preventative information on many types of legal matters, you can obtain instant access to detailed information on these legal topics.

After 50 years of experience with Plan Members who need this kind of information on a regular basis, our program can provide detailed information, beyond that available in the free consultations.

Call us for assistance anytime.
1-888-298-8221

Plan Benefits

Initial Legal Consultations with Plan Attorneys if needed and personal assistance of any legal problem is discussed with member for up to one half-hour.

- No charge for each consultation with Plan Attorney.
- Unlimited Number of initial consultations.
- Member's choice: each consultation can be:
 - In person with Plan Attorney
 - By phone with Plan Attorney

Simple Will prepared or **Will** updated at no charge.

- No additional charge for member or spouse
- Covers annual update of Will each year enrolled
- Covers Living Will, if member has a Simple Will

Document Review of many types of legal documents.

- No charge for each document review
- Three documents (6 pages per document) per year

Dispute Resolution Calls/Letters (up to 3 separate matters per year) at no additional charge to attempt to resolve legal disputes without a lawsuit.

Small Claims Court Preparation — Consultation at no additional charge by phone with attorney on small claims lawsuits.

- Each problem can also be assessed (at plan rate):
 - In person with Plan Attorney
 - Complete library to help Plan Member understand legal disputes involving small claims court cases, including credit issues, injuries, emergencies, your liability and related issues.

Guaranteed Plan Rate — Special discounted hourly rate for all covered services that may not have a special rate or no cost attached to them as outlined in this Certificate of Coverage.

- 25% discount off Plan Attorney's normal hourly rate
- Covers all general matters that do not have a special rate in this plan

Guaranteed Discounted Contingency Fees — Contingency rate discounts apply in those cases where attorneys customarily take a case on a contingency fee (an agreed upon portion of any recovery to you), depending upon what happens when the case ends.

- What state laws set contingency fees: Lesser of 10% less than state law minimum fee or the attorney's usual fee.
- When state laws do not set contingency fee: Maximum of 29% if settled before trial, 36% if a trial is conducted, or 40% after an appellate brief is filed.
- Ask your attorney if your case merits a contingency fee.

Guaranteed Special Low Rates — These have specific definitions and this Certificate of Coverage defines each service.*

Traffic Ticket Defense	\$ 89.00
Bankruptcy Chapter 7	\$750.00
Name Change	\$155.00
Will w/ Minor Trust	\$170.00
Non-Support (Spouse/Child)	\$239.00
Divorce (Simple)	\$210.00
Corporation (Regular)	\$239.00
Non-Commercial Real Estate	\$175.00

*If your matter does not fit into these specific definitions, the special plan hourly rate for these services will apply.

Extra Plan Benefits – Financial

Comprehensive Financial Counseling

Telephone Consultations

- Unlimited number of consultations
- One half-hour per new topic
- Personal financial tune-up

Financial Services with Counselors

- Review goals/objectives
- Reduced rates for continuing sessions

Internet/Online Services

- 24 hours a day web site access services
- Complete access financial web site
- No fees for information or web access
- Interactive web site calculators
- Complete online discussions of financial concepts
- Additional online legal library of credit and collection information

Personal Budget Preparation and Assistance

Telephone Consultations

- Unlimited number of consultations
- One half-hour per new topic
- Consider preparing a personal family budget
- Receive help in the preparation of a personal family budget
- Complete debt chart with/for counselor
- Understanding solutions for credit problems

Internet/Online Services

- Unlimited number of consultations
- One question per submission
- Provide information about saving money, paying off debt
- Obtain assistance in resolving credit issues
- Complete debt chart with/for counselor
- Organize assets/expenses
- Getting relief from creditors/collection agency harassment
- Consider debt consolidation

Extra Plan Benefits

Living Trust Center

Unlimited access at no additional charge to attempt to understand trust issues or disputes (Trust preparation is additional).

Each Living Trust issue can be reviewed

- In person with Plan Attorney
- Online by reviewing summaries and case studies

College Children Dependents

Unlimited access at no additional charge legal issues regarding college students away from home.

- No charge for unlimited access
- Complete library to help plan member understand legal issues and legal disputes that students face, including; accidents, DWI/DUI, credit issues, injuries and emergencies.

Complete Online Member Legal Research System

Unlimited access at no additional charge for researching legal issues in all types of legal problems in a user-friendly (non lawyer) environment.

Property Damage Disputes

Unlimited access at no additional charge to legal analysis of how to handle a property damage (Fender-Bender) legal problem.

- Case Study from start to finish of how others can be dealt with to maximize your recovery
- Complete library to demonstrate to plan members how claims can be successfully negotiated, on all types of property damage issues.
- Each step of the process can be studied or examined online by reviewing sample correspondence.

Lawsuit/Litigate Procedural Guide

Unlimited access at no additional charge to legal analysis of the typical steps involved in lawsuits or litigation.

Be prepared for either state or federal court with attorneys or small claims court by representing yourself.

Confidentiality Protected

Throughout our legal plan experience, one of the most important concerns to us has been the preservation of client confidentiality. Indeed, we have experienced much concern from members over confidentiality about their legal matter, since many apparently believe that client confidences are not well-protected by most attorneys.

Our Plan Attorneys have pledged to abide by the attorney-client confidentiality oath that they took when they became licensed to practice law.

Definitions

BANKRUPTCY CHAPTER 7 includes preparation of the petition, documents, and schedules. Filing fees, court appearances and costs are additional. Attorneys have the option to offer you a single fixed rate, which would include the basic fixed fee plus costs, court time and expenses.

CORPORATION (REGULAR) includes preparation of the incorporation documents, articles of incorporation, by laws, and minutes. Does not include filing fees, costs or a corporate kit. Any extended work for the new corporation is not eligible for family plan discounts.

DIVORCE (SIMPLE) is when the plan member's spouse is not represented by separate counsel, there are no minor children under age 18, marital assets are less than \$80,000 and all issues are agreed to without aid of counsel. This does not include court appearances, the filing or preparation of documents affecting property or costs, or marital settlement agreements or separation agreements.

ELIGIBLE FAMILY MEMBERS are the plan member's significant other and unmarried dependent children household who are under the age of 23 and any categorically dependent individuals living in the plan member's home. The Plan covers the Elder Parents of both the member and their spouse, even if they are not living with the member/spouse.

NAME CHANGE obtaining name change for plan members and eligible family members where it is not contested or challenged. This includes preparation and filing of documents only. Court representation, filing fees and costs are an additional fee and are not included.

NON-COMMERICAL REAL ESTATE CLOSING includes reviewing purchase or sale agreements, one hour of telephone consultation, and a one hour appearance at closing for the purchase or sale of residential real estate not used for business or investment purposes. Title policy, other documentation, and extended consultation (if any) is an additional charge.

NON-SUPPORT (SPOUSE/CHILD) includes the preparation for and the attendance at a single hearing for judgments or contempt citations for non-payment of alimony, child support or maintenance and one hour of collection efforts after the hearing. Preparation does not include obtaining or discovering evidence, extended court time, and extended collections work.

PLAN/PARTICIPATING ATTORNEYS are licensed and qualified to practice law in your state, are required by the company to maintain professional liability insurance, and have contracted with Legal Access Plans, L.L.C. to provide legal services to plan members as outlined in this Certificate of Coverage for the law areas that they handle and the cases that they accept.

PLAN MEMBER is any person who has contracted with Legal Access Plans, L.L.C. for a membership in the plan and has a current paid membership.

SIMPLE WILL a will distributing personal property and homestead generally and not involving trusts, specific bequests, real estate, tax matters, guardianships, living wills, health care proxy, or partitions.

WILL WITH SIMPLE MINOR'S TRUST a simple will with a minor's trust for the surviving minor children of the plan member. This will is eligible for the guaranteed low fixed fee. It does not cover other kinds of trusts, complex tax matters, administration or estate planning. These additional estate planning matters can be handled under the guaranteed low hourly rate.

COMPLEX WILL means the member has a significant net worth and will benefit from tax planning, or the estate is subject to current state or federal estate taxation; the Member owns a business that will continue in operation after death; the Member wants to put restrictions on what heirs may do with the property; the Member wants to leave money to someone in a trust because the person cannot manage his or her own affairs (such as a mentally handicapped child), or wants the property to be managed by a trustee for a period of time past the child's age of majority, to age 25 or 30, for example; the Member thinks that someone will challenge the will; and/or the Member wants to exclude any lawful dependents.

TRAFFIC DEFENSE generally includes the preparation of court documents and attendance at a one-time only court hearing to settle the issue. Does not include court costs, fines, additional hearings, or other related expenses. Does not apply in jurisdictions that consider traffic offenses to be criminal matters.

TERM The term of this plan is for one year and this plan will automatically renew without any action on your part for successive periods. However, should you desire to terminate this coverage, you may give 30 days' written notice of termination at any time this plan is in effect. If you decide to terminate, you may call us for instructions on how to send the written notice. Once we received it, we will terminate your coverage effective on the last day of the next full month after written notice is received. No refund of any monies prior to this period is contemplated under this Plan.

Exclusions

In addition to the limitations specified in the Definitions of coverage for the Special Plan Discounts, this Plan does not provide benefits for the following types of legal matters:

1. Preparing, completing or filing of federal, state or local tax returns.
2. Any action, proceeding or dispute between a Plan Member and his employer, or Plan Member and his fellow employees, a Plan Member and his union, or labor management trust fund, or a Plan Member and any other party when such coverage is prohibited by law.
3. Duplication of services previously claimed and in relation to the same matter.

4. Filing fees, court costs, reporter's fees and other miscellaneous costs in any proceeding. "Miscellaneous costs" are defined as service of process fees, investigative fees, expert witness fees, other witness fees, copy charges, telephone charges, supplies expenses and any other expenses incurred by any Plan Attorney, other than the Plan Attorney's fees for legal services.
5. Any legal proceeding in which the Plan Member is entitled to legal representation or reimbursement for the costs, from any source other than this policy whether or not the Plan Member exercises this right.
6. Frivolous matters are not included. A matter is defined herein as "frivolous" if the matter has no merit, is brought for the sole purpose of harassing, vexing, or annoying another party, or as otherwise defined by the code of Professional Responsibility of the State Bar in which the matter is located.
7. Any action against the Plan or third parties under contract with the above-mentioned parties to provide the Plan to Plan Members.
8. Any service on behalf of a Family Member against the interests of the Member.
9. Any action, which Plan Attorney feels, may be in conflict with his/her ongoing practice, as defined in the Code of Professional Responsibility of the State Bar of the state in which the attorney is licensed.
10. Any legal benefits and/or coverage for any questions or problems involving the following types of legal matters: antitrust, immigration, business matters, securities law, environmental torts, trademarks, copyrights, patents, tax or matters related thereto. Any member who consults with a Plan Attorney and discovers that one of these matters is involved in their legal matter, and otherwise would be excluded from coverage under this Policy, shall not be charged for the initial consultation with the Plan Attorney. However, if the member chooses to go forward on representation of any such otherwise excluded matter, the member will be responsible for all costs and fees associated with such representation beyond the Plan Benefits enumerated herein.
11. Any Internet benefits offered or created by the company are subject to change at any time, and some benefits may be increased, decreased, or otherwise altered in part or in full for any reason whatsoever. The company's Web site will be maintained to the best of the Company's ability to meet the services described herein, however, said changes may be require and no liability for such changes shall attach to the Company.

Limits of Liability

No reimbursement of indemnification from the Company to Plan Member or Family is contemplated by this Certificate. Thus, Plan Member is obligated to pay all fees for legal services, but only in accordance with those benefit costs as set forth in this Certificate.

Frequently Asked Questions

What if I have questions about the actions of my Plan Attorney?

As this brochure indicated, most everyone paying attention to their attorney's actions will have questions. Like these:

- Should I be billed 15 minutes for a phone call?
- Can I be charged for copies?
- Can I receive copies of my documents?
- Can I obtain an itemized billing?
- Can I request a copy of my Retainer Agreement?
- Do I need an Agreement?
- Does my attorney have malpractice insurance?

Our program makes certain that you can feel comfortable asking about your attorney, without upsetting the attorney.

What if I do not like my Plan Attorney?

Many attorneys are "made for advocacy and courtrooms". Their demeanor may be effective in the courtroom criticizing the weak points made by opposing attorneys, but not in the conference room with clients. Despite our attempts to pick service-oriented attorneys, we must also search for effective advocates.

As a result, members may prefer an attorney with more courtroom demeanor, or more conference room demeanor. We have a variety of options to help, and we would suggest that any member who would like to explore this opportunity, call us. We can help.

Am I blaming my attorney for the legal battle I am involved in?

Countless users find the American legal system frustrating. In fact, it is rare to find any party in the system who is satisfied the legal system is "on their side." And most people are frustrated with the legal system and its delays, endless paperwork, repeated appearances, and the legal fees attached to such delay.

Attorneys are paid to be objective, and not to be personally attached to your lawsuit or the outcome. It can be most helpful in a lawsuit to examine who the party causing the problem is. Often, it may not be your own attorney.