

Legal Resources™

Relax...You're Covered®

Twentieth Anniversary Edition



We Are Here to Serve

In This Issue:

- Consumer Rights
- Cell Phone Safety
- Estate Planning
- Helping Your Attorney Help You

Legal Resources has a team of experienced paralegals who are dedicated to assist our customers for all of their needs. This enables us to facilitate timely communications between you and your Plan Attorney. We will make sure that you and your Plan Attorney have the opportunity to talk about what is really important to you.

We believe that our subscribers have the right to be heard, respected and have their phone calls returned to them quickly. We encourage all of our subscribers to

call us when a question arises. Dealing with legal situations is often overwhelming, confusing and stressful. By joining over 100,000 subscribers you have a powerful legal service organization by your side. If you feel like you are not receiving quick and attainable services from your Plan Attorney, we want to hear from you. If you are pleased with your Plan Attorney, share your experience with us. We value our subscribers' feedback. Contact us at www.legalresources.net or 1-800-728-5768.

Contact Us:

Legal Resources
Corporate Headquarters
Virginia Beach, VA
(757) 498-1220

Maryland
(301) 654-9490

Richmond, VA
(804) 897-1700

National
1-800-728-5768

Tips for Using Your Plan Attorney

Making Appointments: It is important to call your Plan Attorney as soon as you become aware of a legal issue. Attorneys book appointments and court dates weeks in advance, so call immediately to secure a desirable appointment.

Office Hours: Most law firms are open between 9:00 a.m. and 5:00 p.m. typically. Consultations outside of normal business hours may be available in special cases and at the discretion of your attorney.

Cancelling Appointments: An attorney's time is very valuable. The free consultations covered by Legal Resources™ would normally be billed at \$175-\$350 per hour. If you cannot make an appointment, please call the law firm to reschedule.

Attorney Schedules: Attorneys are often in court in the morning. You may leave a message and expect a return call within 24 to 48 hours.



Watch our video@www.legalresources.net



Protect Your Rights as a Consumer

Learn about Warranties

When you purchase a product or service you expect the manufacturer or seller to stand behind their product. This expectation is called a warranty. Warranties can vary with purchases. You can compare the coverage of your warranty just like you compare products before purchasing. Federal law requires that warranties be available for you to read before you make your purchase, whether shopping by catalog or internet.

As a consumer, you need to be aware of the three types of warranties.

They are: written, spoken or implied.

Written Warranties: Before you make a purchase, ask yourself these important questions:

- How long does the warranty last?
- How do you contact the warranty service department?
- What will the company do if the product fails?
- What exactly is covered under the warranty?
- Are there any conditions or limitations to the warranty?

If there is no written warranty, then your purchase is still covered by an implied warranty, unless it is marked 'as is'.

Spoken Warranties: Spoken warranties cannot be validated unless they are also put into writing. It is always important to ask for the warranty in writing.

Implied Warranties: Almost every purchase is covered by an implied warranty. The most popular and common implied warranty is merchantability, which means the product will do what it is suppose to do.

To minimize warranty problems:

- Read the warranty thoroughly before buying.
- Consider the reputation of the company offering the warranty.
- Save your receipt and file it with your warranty.
- Use the product according to the manufacturer's instruction.

As a Legal Resources™ subscriber, you are entitled to receive legal representation by your Plan Attorney regarding a dispute or the recovery of any product warranty or guarantee. Please call your Plan Attorney today if you have any questions.



Cell Phone Awareness

Don't Become a Victim!

Today, more than ever it is necessary to be proactive about protecting your personal information in your cell phone. Cell phones are complex and users are storing more personal information on them, such as addresses, phone numbers, voicemails, and passwords.

Protect data stored on your cell phone by locking the keypad while your phone is not in use. Data stored on your phone may be recoverable with simple software programs.

Before you decide what you want to do with your old phone, take the proper steps to "wipe it clean"!

- Remove the subscriber identity module (SIM) card from your phone.
- Delete all personal data from your phone.

Contact your wireless provider to ensure the phone's operating system information is permanently deleted.

Once your cell phone has been properly "wiped clean", you have a choice on how to dispose of it. You may recycle, donate, resell or dispose of your phone.

If you do become a victim of ID Theft, Legal Resources™ will be there to help you.

**Protect personal and
confidential information
stored in your cell phone!
Don't become a victim of
ID Theft!**

Wills & Estate Planning

Answers to some commonly asked questions

One of the most valuable used services under the Legal Resources™ plan is the coverage for will preparation. A will provides for the distribution of property which you own at the time of your death. Wills can be made with varying degrees of complexity and can be utilized to achieve a wide range of family and tax objectives.

What are the benefits of having a will?

- Determines who will receive your property and the manner in which you would like them to receive it.
- Designates a guardian of your minor children if there is no surviving parent.
- Appoints the personal representative or executor of your estate.
- Provides for the special needs of a beneficiary.
- Facilitates the probate process.
- Enables you to make alternative distribution in the event contingencies occur; e.g. you and your spouse die simultaneously.

What is an Advance Medical Directive?

An "advance medical directive" is a written or oral statement which expresses your wishes regarding future medical

care. The directive also includes a "living will" and a "health care power of attorney."

A living will allows you to choose what life sustaining procedures should be withheld or provided under specific circumstances, if you become unable to communicate those wishes.

A Health Care Power of Attorney is a document that allows you to designate a person (an "Agent") who will have the authority to make health care decisions on your behalf if you are unconscious, mentally incompetent, or otherwise unable to make such decisions.

What is a Power of Attorney?

A power of attorney is a document which gives a person legal authority to act on your behalf. With a financial power of attorney, you choose an agent (called an "attorney-in-fact") who will take care of financial matters for you. This is especially helpful if you become incapacitated and cannot do these things personally.

Failure to make estate plans and keep them up to date can place a tremendous strain on loved ones at a most difficult time. By planning for your financial future today, you ensure that you and your estate are taken care of in the manner you choose. As a Legal Resources™ subscriber, these services are covered 100%.



Are You Leaving Your Employer?

Don't worry, call us! You can keep your valuable legal coverage.

We've made it easy for you to continue by converting to a low individual rate.

Simply contact us as 1-800-728-5768.

Remember, Legal Resources™ does not offer individual memberships. This is the only way to ensure your valuable coverage continues. Have peace of mind knowing you're still covered!



Have you Moved to Another City or State?

Contact Legal Resources Immediately!

Call (757) 498-1220. or 1-800-728-5768.

Help us keep our records current!

Need Court Representation Call Immediately!

If you receive a summons to appear in court, it is important that you contact your Legal Resources™ Plan Attorney right away. Please don't wait to CALL! When you do call to make your appointment, tell the firm the date and time you are required to appear in court.

On our Website

- Know your coverage and Plan Attorney.
- Watch our video about plan benefits.
- Complete the online survey.
- Update your mailing address.
- Access the link for free Credit Reports.

www.legalresourcesplan.net

Helping Your Plan Attorney Help You

Making Appointments: It is important to call your Plan Attorney as soon as you become aware of a legal issue. When you call, let them know that you are a Legal Resources subscriber. Attorneys are in court in the morning. If you call and your attorney is unavailable, expect a return call within 24-48 hours. If it's an emergency, call Legal Resources immediately and ask for customer service.

Prior to your Attorney Consultation: Get organized and have ALL related paperwork with you. Take time to prepare a list of questions. As you go through your list of questions with your Attorney, write down the answers. You may even consider preparing a brief summary of the legal matter and send it to the firm prior to your meeting.

Understanding Your Legal Insurance Plan: Your Legal Resources plan provides you with the most comprehensive legal coverage available. For services not covered in full, your legal plan provides a substantial discount of 25% off of the attorneys' fees under the Expanded Coverage Rider. You may call Legal Resources directly for any Expanded Coverage Rider Referral. We will locate an attorney with the right expertise for your legal issue.

Insist on A Retainer Agreement for all Discounted Legal Services: While many legal services are fully covered, it is important for you and your attorney to discuss the fees and costs associated with your legal matter. For all discounted legal services covered under the Expanded Coverage Rider, we recommend you request a retainer agreement up front. The retainer agreement should list all costs and fees associated with your legal matter.

Be Open With Your Plan Attorney: In order to effectively represent you, your Plan Attorney needs to fully understand all of the facts and details regarding your case. While something may not seem significant to you, it may be very important to the outcome of your case.

Your Plan Attorney's Schedule: Advice and consultation is usually billable at \$175.00 to \$350.00 however as a Legal Resources Subscriber it's covered and cost you nothing! Please respect your attorney's valuable time. If you cannot make an appointment with your Plan Attorney, please call the law firm immediately to reschedule.



Attorney Fee Savings

"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 Estimated Legal Services	Estimated Attorney Fees without Legal Plan	Attorney Fees as a Legal Resources Subscriber*
❖ Legal Counsel and Advice for all Covered Benefits	\$250/hr	- 0 -
❖ Traffic Court Representation	\$500-\$1000	- 0 -
❖ DUI Court Representation (1st Offense)	\$1000-\$1,500	- 0 -
❖ Will Preparation <i>(Includes living will, medical durable power of attorney, advance medical directives, and coverage provisions for minors)</i>	\$500-\$800 per person	- 0 -
❖ Credit /Warranty Disputes	\$250/hr	- 0 -
❖ Reviewing a Financial Contract or Lease	\$250/hr	- 0 -
❖ Tenant Disputes with Landlords	\$250/hr	- 0 -
❖ Uncontested Divorce Representation	\$750-\$1000	- 0 -
❖ Uncontested Domestic Adoption <i>(includes name change)</i>	\$750-\$1000	- 0 -
❖ Purchasing, Selling or Refinancing a Primary Residence <i>(A minimum \$50.00 administrative charge will apply in all real estate closings conducted by the Plan Attorney)</i>	\$400-\$700	- 0 -
❖ Defending a Civil Action in District Court	\$1000-\$1500	- 0 -
❖ Defending Your Child in Juvenile Court <i>(misdemeanor)</i>	\$750-\$1500	- 0 -

* Please review the Legal Resources™ Master Plan Contract for a complete description of all services and limitations PRIOR to enrollment. Subscriber responsible for all non-attorney costs (filing fees, fines, court costs, etc.) with a participating provider.

Visit our website@www.legalresources.net