

Legal Services Plan

**Guide to Benefits, Privileges
And Plan Services**

Introduction

Many people could use legal help but do not seek lawyer services. According to a survey conducted by Leo J. Shapiro & Associates, for the American Bar Association Section of Litigation, seven in ten U.S. households (71%) report experiencing some event in a twelve month period that might have led them to hire a lawyer. The study indicated that for the consumer, legal services are among the most difficult services to buy. When it comes to hiring a lawyer, consumers feel uncertain about how to tell a good lawyer from a bad one. It is often unclear exactly what the lawyer will do for them and how much the lawyer will charge. So, over half of those who might need a lawyer say they do not plan on hiring one.

A legal plan lets a member talk to a lawyer whenever the member thinks he or she might have a problem, without fear of the cost. With the proper legal advice most problems can be avoided or quickly resolved. And if further services are needed, such as representation in court, a legal plan can help a member find the right lawyer, pay all or part of the legal bills or actually provide a lawyer to handle the case at no cost to the member. By putting legal advice as near as the telephone, legal plans enable their members to prevent legal questions from becoming legal problems. Sixty-five to eighty-five percent of all problems brought to lawyers through plans can be resolved through nothing more than advice and a small amount of follow-up. In addition, having a lawyer readily available gives people peace of mind.

We are pleased to welcome you as a member of National Association of Family Services.

National Association of Family Services (Hereafter “NAFS”) is one of the nation’s premier managed legal care companies. Since 2007, people have enjoyed the piece of mind that comes from the NAFS legal plan. This legal plan was created for the purpose of providing access to affordable and quality legal representation for individuals and their families. As a plan member, you are entitled to a wide variety of legal services. The legal services you can access through this plan are available to you at different rates. Many services are included at no additional charge beyond the initial membership fee, and others are offered at a rate 50% below the ordinary and customary rate charged by the plan’s attorneys, currently \$500.00/hour for non-members; with a maximum guaranteed rate not to exceed \$250.00/hour for members. The services also include free consultations with the plan attorney at no additional charge. This guide will clearly identify each service available to you, your children, siblings, in-laws and parents, and the cost of that service.

We are confident that you will benefit from the plan and that you will enjoy your membership. If you have questions or comments, please feel free to call the plan administrator. We appreciate your confidence and membership in the NAFS Legal Plan.

Plan Details

NAFS is in the business of administering legal access and insurance plans. It is important to understand that NAFS only provides access to the services of this plan. The services of the plan are actually provided by attorneys who have joined the plan as service providers. These attorneys have agreed to perform their services at no additional charge or at discounted rates as stated in this guide. As a member, in order to utilize the services offered in this plan, you must only use attorneys that have joined the plan as service providers. The rates offered in this plan do not apply to any existing lawyer or other professional service provider that you may currently have. This plan is not an insurance policy. It does not reimburse members for any fees paid when utilizing the services. The plan's services are not contingent on any event and you may access the services immediately.

When an individual joins the plan, he or she is assigned to a plan attorney. The new member is provided with a guide to benefits, privileges and plan services. The guide effectively communicates the terms and conditions of the plan.

Participants: The plan member includes you, your spouse and any unmarried dependents age 19 and younger residing in the same residence with you and financially dependent upon you, as well as any disabled children that reside with you. Extended family members consist of the plan member's parents, in-laws, siblings, and children.

Address/Spouse/Dependent/Name Change: If you have moved, changed your name, or need to add dependents to your plan, please contact NAFS immediately so your information can be updated.

Definition of Charges to Plan Members: This plan consists of a range of fees charged by plan attorneys for each service rendered as listed in the Detailed Summary of Plan Services. The plan attorney's usual fees have been reduced by virtue of their contract with NAFS. The fees charged by the plan attorneys are defined as:

Covered Services: Covered services are those services that the attorney has agreed to provide subject to the plan's consultation and reduced fee schedule. You are free to contact the attorney on non-covered services to seek referral to alternate counsel, or see if the attorney wishes to handle the matter at his/her normal fee schedule.

Discounted Fee: When you use a plan attorney, you will receive a 50% discount on the fees you would otherwise be charged, not to exceed \$250 per hour for hourly charges. Advisory services on legal matters arising from plan member's interest in a corporate entity receive a 40% discount on the fees you would otherwise be charged. Your plan includes ½ hour consultation on any covered service at no charge. Subsequent consultations are available to plan members for the reduced fee of \$100.00 per half hour.

10% Contingency Fee Discount: If you have a lawsuit or claim against another party that can be handled on a contingency fee basis, you will receive a 10% reduction off the state maximum rate or the attorney's usual rate, whichever is lower, except for those administrative law hearings specifically identified.

Yearly File Review and Update: If requested by the Plan Member, the law firm will contact each plan member annually, as close to the anniversary date of membership as practical, to update the member's file. Updates discussed would include document review, changes in the law and how they affect the member's planning goals and strategy, personal information (including addresses, email addresses, phone numbers, marital status, or other changes related to the member, family, beneficiaries, trustees or attorney(s) in fact, asset changes (including purchase or sale of real estate), gifting modifications and other relevant information necessary to provide advice and guidance to the successor trustees or the court. Key court rulings and legislative actions, tax and other changes that require or suggest action by the plan member will be reviewed for possible estate plan modification. In the event a court ruling, tax law change or law passage occurs that significantly affects the general estate planning population, necessitating immediate review of your estate plan, the plan attorney will initiate contact to review the effect on the member's goals. The low fee for the yearly update is a flat \$50.00, charged to the member's credit card on the date of service, regardless of whether the consultation exceeds ½ hour. There is no fee for notification based on contact necessitated by court, tax law or legislative actions.

To Access Plan Attorneys: When needing the services of a plan attorney, simply call the plan attorney listed in your membership application paperwork. If the plan attorney cannot handle your particular case for any reason, call our toll-free customer service number and allow one of our courteous representatives to refer you to a plan attorney that can assist you immediately. If a plan member does not wish to receive services from their assigned attorney, the plan member can also contact NAFS for referral to other plan attorneys.

Plan Attorney Fees: Attorney fees are paid directly to your plan attorney. Depending on your legal needs, a retainer may be required by your plan attorney prior to services being rendered. Your plan attorney is responsible for determining the amount of the retainer and any other anticipated costs. Other costs you may incur include fines, court costs, penalties, expert witness fees, bonds, bail bonds, and any out-of-pocket expenses. These costs are your responsibility and are not included as part of this legal plan. Your plan attorney cannot provide any legal services until payment of the retainer and other costs have been made. If you need representation in court, you must notify your plan attorney at least ten (10) business days in advance, so the plan attorney may prepare for your case.

Plan Confidentiality, Ethics and Independent Judgment: Your use of the plan and the legal services is confidential. The plan attorney will maintain strict confidentiality of the tradition lawyer-client relationship. No one will interfere with your plan attorney's independent exercise of professional judgment when representing you. All attorney services provided under the plan are subject to ethical rules established by the courts for lawyers. The attorney will adhere to the rules of the plan and he or she will not receive any further instructions, direction, or interference from anyone else connected with the plan. The attorney's obligations are exclusively to you. The attorney's relationship is exclusively with you. The law firm providing services under the plan is responsible for all services provided by their attorneys. You should understand that the plan has no liability for the conduct of any plan attorney. You have the right to file a complaint with the state bar concerning attorney conduct pursuant to the plan. Attorneys have the inherent right to decline a case for any reason. Plan attorneys will refuse to provide services if the matter is clearly without merit, frivolous or for the purpose of harassing another person. If you have a complaint about the legal services or the conduct of an attorney, call NAFS. Your complaint will be reviewed and you will receive a prompt response.

Detailed Summary of Plan Services

Under the plan, participants are entitled to receive certain personal legal services. The available benefits are very broad, but there are limitations and other conditions that must be met. Please take time to read the description of services carefully. The covered benefits are a one-time service unless otherwise specifically designated.

Service Description	Charge to Members
<p>Consumer Protection Matters</p>	
<p>Small Claims Court: ½ hour consultation regarding the preparation of initial pleading for bringing a small claims action, or a ½ hour consultation of pleadings for defense of a small claims court.</p>	<p>Covered Service</p>
<p>Any additional work arising out of prosecution or defense of the small claims action.</p>	<p>50% Discounted Fee</p>
<p>Purchase of Goods and Services: ½ hour consultation on issues relating to goods and services purchased or contemplated for purchase.</p>	<p>Covered Service</p>
<p>Document Review & Preparation</p>	
<p>Document Review: Up to ½ hour of attorney time in reviewing documents and consultation on document issues. This is an unlimited service for personal matters, up to three (3) reviews on business matters per membership.</p>	<p><u>Flat Fee</u> \$75</p>
<p>Affidavits: This service covers preparation of any affidavit in which the plan member is the person making the statement.</p>	<p><u>Flat Fee</u> \$100</p>

Service Description

Charge to Members

Real Estate Matters

Home Equity Loans (Primary Residence): This service covers the review of a home equity loan on the plan member's primary residence.

Flat Fee
\$75

Refinancing of Home (Primary Residence): This service covers the review by an attorney of plan member's relevant documents (including the mortgage and deed, and documents pertaining to title, insurance, recordation and taxation) involved in the refinancing of or in obtaining a home equity loan on a plan member's primary residence. It does not include services provided by any attorney representing a lending institution or title company. The service does not include the refinancing of a second home, vacation property, rental property or property held for business or investment.

Flat Fee
\$75

Real Estate Sale or Purchase of Home (Primary Residence): This service covers the review by an attorney representing the plan member, of all relevant documents (including the construction documents for a new home, the purchase agreement, mortgage and deed, and documents pertaining to title, insurance, recordation and taxation) involved in the purchase or sale of a plan member's primary residence or of a vacant property to be used for building a primary residence. It does not include services provided by any attorney representing a lending institution or title company. The benefit does not include the sale or purchase of a second home, vacation property, rental property, property held for business or investment or leases with an option to buy.

Flat Fee
\$150

Preparation of any documents required to transfer plan member's homestead into or out of any trust(s) for purposes of estate or Medicaid planning.

Flat Fee
\$100

Land-lord/Tenant: ½ hour consultation regarding a land-lord/tenant action or claim.

Covered Service

Personal Injury

Subject to applicable law and court rules, plan attorney will handle negotiation with insurance companies in personal injury matters where the plan member is the plaintiff.

10% Contingency
Fee Discount

Business

½ hour consultation on any matter relating to business interest owned by plan member, or plan member's spouse.

Covered Service

Advisory services on legal matters arising from plan member's interest in a corporate entity. Note: The corporation may or may not be granted reduced fee rates, solely at the discretion of the plan attorney.

40% Discounted Fee

Service Description

Charge to Members

Estate Planning

Every plan member is entitled to comprehensive estate planning services and preparation of associated documents by a plan attorney. The attorney will review the scope and complexity of the member's estate to determine the appropriate estate plan, and prepare documents as needed to implement the plan. The documents and services available for a comprehensive estate plan are:

Revocable Living Trust

- A. ½ hour consultation with an attorney regarding appropriate estate planning methods and documents
- B. Estate Plan Organizer
- C. Durable Power of Attorney for Asset Management
- D. Durable Power of Attorney for Health Care Management (Health Care Surrogate)
- E. Advance Directives to Physicians (Living Will)
- F. Pour-Over-Will
- G. One Transfer Deed (No Additional Cost)

Flat Fee
\$150.00

Trust Restatement

Review of an existing trust document by an attorney and, if necessary, a restatement of trust or complete replacement of existing estate planning documents.

Flat Fee
\$100.00

Will Package

½ hour consultation and preparation of a simple will (individual) or reciprocal simple wills (married couple), financial powers of attorney (springing or immediate), health care powers of attorney and advanced directives to physicians (living will).

Flat Fee
\$100.00

Service Description	Charge to Members
<p>Complex Estate Planning While the majority of our members can be more than adequately served by utilizing standard estate planning services, some members may require additional or more complex estate planning. Additional or more complex estate planning may consist of, but is not limited to: irrevocable life insurance trusts, generation skipping trusts, tax planning trusts, charitable giving/remainder trusts, and irrevocable trusts for vacation properties.</p>	50% Discounted Fee
<p>Document Delivery and Execution Convenient in-home document delivery and notarization.</p>	<u>Flat Fee</u> \$100.00
<p>Estate Planning – Extended Family Members ½ hour consultation and preparation of a simple will (individual) or reciprocal simple wills (married couple), financial powers of attorney (springing or immediate) and health care powers of attorney for the member(s) parents, in-laws, siblings, and children.</p>	<u>Flat Fee</u> Individual – \$75.00 Married – \$100.00
<p>All collateral or additional estate planning work on behalf of the above individuals.</p>	50% Discounted Fee
<p>Estate Planning – Review and Revision At any time following the initial consultation and document preparation, this service covers a revision, amendment or modification to any of the previously prepared living trust documents.</p>	Covered Service
<p>Extended Family Members are also entitled to a revision, amendment or modification of their initial documents (excluding modification of testamentary trust/guardianship provisions).</p>	\$150 Plus Postage
<p>Deeds & Title Search Costs For estate planning purposes, your plan attorney may need to review and/or prepare new real estate property deeds, deeds of trusts, or assignments of mortgage. The following are additional charges for these services:</p>	
<p>A. Deed</p>	\$100.00 Each
<p>B. Assignment of Mortgage or Deed of Trust</p>	\$100.00 Each
<p>Title Search Costs: Upon request by the plan member, the plan attorney will assist the plan member in locating copies of ownership documents.</p>	\$30.00 Per Search
<p>Annual Reviews All matters concerning asset preservation and wealth transfer with your plan attorney are available on a yearly basis.</p>	<u>Flat Fee</u> \$50.00

Service Description	Charge to Members
<p>Probate & Estate Administration</p>	
<p>Small Estate/Unsupervised Probate: ½ hour consultation regarding the procedures involved in the preparation of documents for small estates/unsupervised probate.</p>	<p><u>Flat Fee</u> \$199.00</p>
<p>Probate of Estate: When a member is deceased, a probate proceeding may be necessary.</p>	<p>50% Discounted Fee</p>
<p>Estate Administration Services: This service provides estate settlement services at no additional cost to the executor, successor trustee, or representative. These services are:</p>	<p>Covered Service</p>
<ul style="list-style-type: none"> i. Attorney phone consultation ii. Assist in obtaining Estate Identification Number (EIN) for estate account to enable transfer and distribution. iii. <u>Real Estate</u> Assist in obtaining appraisals, agreements of sale, rents due, deeds, mortgages or promissory notes. iv. <u>Stocks, Bonds & Mutual Funds</u> Assist in obtaining balance and account status for eventual distribution. v. <u>Cash, Bank Deposits & Miscellaneous Personal Property</u> Assist in obtaining and organizing balances, distribution, and/or transfer of bank accounts, CD's, life insurance, retirement accounts, and annuities. vi. Assist in obtaining the value of personal property, including automobiles. vii. Convenient toll-free phone numbers. 	

Indemnification of Liability

This legal plan is not an insurance or indemnification plan. It is not liable to indemnify or reimburse any plan member or participating attorney for any attorney fees or costs generated by the plan member.

The legal plan is not a law firm, insurance carrier or a provider of legal services.

The legal plan does not provide legal advice or supervise plan attorneys in the practice of law. Your plan attorney is solely responsible for the scope of his or her legal representation and the content of the legal advice given to you. The legal plan does not warrant or guarantee the adequacy of the legal advice given or the outcome of the plan attorney's representation. The legal plan is not responsible for loss or damages resulting from the errors, omissions, neglect or misconduct of a plan attorney. As a member of the legal plan, you specifically agree that the plan attorney is solely responsible for his or her errors, omissions, neglect, or misconduct in the handling of your legal matter.

Plan attorneys are not employees of the legal plan and have no financial obligation to the legal plan.

The legal plan does not represent or warrant that the plan attorney assigned to you is experienced in handling every type of potential legal issue. Some matters require special legal expertise so your plan attorney may decline to represent you for certain matters. Thus, while the plan attorney assigned to you is a licensed attorney admitted to practice in your state, it is important that you consult with that plan attorney to determine whether he or she is qualified to handle your particular matter.

The legal plan reserves the right to change or revise the plan and/or rates, in whole or in part. Membership fees, terms, and fees charged by plan attorneys are subject to change only after thirty (30) days prior notice to the plan member.

Plan members are directed to visit the plan attorney's website periodically to view updates and/or revisions to fees charged and services rendered. Updates and/or revisions to fees charged and services rendered by the plan attorney, and made available on the plan attorney's website, supersede this Guide To Benefits, Privileges And Plan Services.

Travel expenses are not eligible at discounted rates when the attorney must travel to represent a plan member's interests.

The State Bar does not guarantee the quantity or quality of legal services provided under this plan. The legal plan is solely responsible for the administration of the plan and plan attorneys are solely responsible for the provision of legal services. Plan members may at any time file a complaint with the State Bar or other attorney regulatory authority concerning a problem with any attorney's professional conduct.

Conflict of Interest Situations

If your plan attorney has a conflict of interest, you will be assigned to another plan attorney.

Terms & Conditions

The plan administrator shall have full and final power, authority and discretion to interpret the plan and all its provisions. This power, authority and discretion include, but are not limited to, all decisions regarding the extent of services offered, eligible individuals, costs, and structure of the plan.

Plan members may begin to use the services of this plan immediately after the plan member's right to cancellation has expired. In the event services are modified, changes shall be effective only from the date of modification.

Exclusions

Matters relating to a business of a plan member are not covered unless otherwise stated. The legal plan is for personal, family law legal services only. For the purposes of this exclusion, "business" means an activity or enterprise engaged in for gain or livelihood.

Any action involving the plan, plan attorneys, sponsoring companies, or any of their parents, subsidiaries or affiliates or their directors, officers, agents or employees in any matter in which they have interest adverse to yours.

Frivolous matters, as determined by the plan attorney. Actions brought against a plan member are not frivolous matters.

Legal matters where the plan member has already retained participating counsel at their usual rates prior to joining the NAFS Legal Plan.

Matters involving the law or laws of jurisdictions other than the United States or its political subdivisions.

Matters in states or political subdivisions where the plan is not available.

The legal plan does not include any benefits for the payment of vehicle registrations, title transfers, recording fees, filing fees, taxes, fines, court costs, expert fees, witness fees, court reporters or transcripts, judgments, bonds, bail bonds; nor will the plan pay photocopying, postage, telephone, couriers, or other incidental expenses incurred for, or awarded to or assessed against you.

Plan services and pricing schedules may vary by State in accordance with regulatory authority mandates.

Termination

The legal plan reserves the right to reject any application for membership in the plan for any reason whatsoever. Your membership will be canceled if you are delinquent in paying any membership fees. The legal plan reserves the right to cancel your membership for any reason upon prior written notice to you.

Disclaimer

This brochure is distributed with the understanding that it contains general information and should not be construed as legal advice. If legal advice is needed, the services of an attorney should be obtained.

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