



The Legal Plan

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Legal Plan –the Individual Plan member and their family will have access to a nationwide network of over 20,000 plan attorneys. These attorneys have contracted with Legal Club to provide our members with free and discounted legal services. Upon enrollment, members will be referred to a plan attorney that speaks their language, practices the area of law required and is conveniently located.

Each attorney will provide Legal Club members with:

Nine Free Services

1. Unlimited phone consultations for each new legal matter
2. Unlimited face to face consultations for each new legal matter
3. Review of important legal documents (6 page max.)
4. A free simple will with free annual update
5. A web based free living will form
6. Help representing yourself in small claims court
7. Assistance in solving your problems with government programs
8. Write letters on the members behalf
9. Make phone calls on the members behalf

Discounts for Eight Commonly Used Legal Services

These are legal services that our plan attorney network has agreed to charge a one time, deeply discounted fee for:

| Legal Service | Special Member Rate | Non-member Rate |
|----------------------|---------------------|-----------------|
| Traffic Ticket Def. | \$89.00 | \$199.00 |
| Name Change | \$155.00 | \$550.00 |
| Simple Will w/Trust | \$170.00 | \$280.00 |
| Ch 7 Bankruptcy | \$250.00 | \$750.00 |
| Non-Support (sp/ch) | \$239.00 | \$750.00 |
| Simple Divorce | \$210.00 | \$750.00 |
| Reg. Incorporation | \$295.00 | \$500.00 |
| Personal R/E Closing | \$175.00 | \$500.00 |

For a one time fee of \$175.00 a plan attorney will represent you at a personal real estate closing. A plan attorney will consult with you, review all legal documentation, and accompany you during the closing.

Capped Hourly Rate

Legal Club plan attorneys contract to never charge more than **\$75.00** per hour for legal care that goes beyond the free and discounted services. **This is where tremendous savings is realized.** After the free letters, calls and consultations take place, members and their attorneys will have to decide what course of action to take next. In most cases, members will have no choice and litigation may ensue. This is the point in time that Legal Club plan attorneys charge the \$75.00 hourly rate for legal care. This represents up to a 66% savings off of our competitor's insurance plans. Our competitors in the legal expense insurance business offer their members a 25% discount off hourly rates. In California, Florida, Texas, New York and in other large metropolitan areas, this will leave their members paying well over \$200.00 per hour for extended legal care. The savings with Legal Club will be thousands of dollars. In fact, competitors required retainers will be thousands more than Legal Club because retainers are figured using the attorney's hourly rate and estimated time needed to service the member.

Discount on Contingency Based Cases

Contingency fee will be a 10% reduction of the state maximum rate or the attorney's usual rate, whichever is lower.

Law Areas Included

Legal Club does not exclude any type of law area. Many legal expense insurance products have waiting periods, pre-existing condition exclusions and limitations on usage. This is due to the fact that they have financial exposure to usage, just the same way an HMO has. As such, many types of law areas are excluded in their plans. Legal Club has no such exposure and as such, takes the opposite approach and encourages usage. In fact, 80% of all new members use the legal plan within the first 90 days they join.

