



**LAWYERSDIRECT LEGAL PLAN
SCHEDULE OF BENEFITS**
Revised Effective March 1, 2019

Welcome

The LawyersDirect Legal Plan offers members an innovative and comprehensive portfolio of benefits. Please review this Schedule of Benefits and we think you will agree that it is a product whose time has come.

Benefit Features

Basic Member Services

In-Person Consultations (FREE)

During your first year of membership, your assigned plan lawyer will meet with you for a free initial consultation and an additional follow-up consultation as needed and determined by your assigned plan lawyer. Normally these in-person consultations occur within the first few months of enrollment and are prefaced with a brief telephone consultation. Should you desire additional in-person consultations, your plan lawyer will bill you directly at the "members only" hourly rate of \$125 per hour.

Unlimited Telephone Consultations (FREE)

Just pick up the phone and consult with your plan lawyer on a wide variety of personal legal issues. No time limit! No additional charges! We believe it is important that individuals have access to lawyers and the legal system whenever needed.

Lawyer Letters (FREE)

When needed, your plan lawyer will prepare and send letters on your behalf for personal legal matters. Your request or demand may be taken more seriously when it is made by a lawyer.

Lawyer Calls (FREE)

When needed, your plan lawyer will make telephone calls on your behalf for personal matters. With a phone call, your lawyer may be able to resolve your problem quickly and easily. Most people take it very seriously when they receive a call from a lawyer.

Contract and Document Review (FREE)

Save yourself time and costly mistakes by having your important legal documents reviewed by your plan lawyer. Any personal matter is included.

LawyersDirect System 2000 (FREE)

Your plan lawyer will prepare all of the documents you need to handle your estate settlement issues ahead of time (primary member and spouse only). This package includes the necessary documents particular to your personal situation such as Wills, Living Wills, Pour-Over Wills, General and Medical Durable Powers-of-Attorney, Trusts, LLC's, Life Estates, POD designations and TOD designations (not all documents needed in every case). Usually, this feature alone more than offsets the membership fee of your legal service plan.

Note: Deed work and transfers will incur additional legal, filing and other fees and costs. Also if you have out-of-state property to be transferred or re-titled, you will receive assistance in handling the matter; however, out-of-state lawyer fees will be incurred and must be paid directly by you. You may instead choose to work directly with any out-of-state lawyer you choose.

Note: The LawyersDirect System 2000 is a trademark of LawyersDirect Network Inc. and refers to the advance estate resolution portfolio of legal documents prepared by plan lawyers for new members. By contract, LawyersDirect plan lawyers agree to provide members with this comprehensive advance legal planning and portfolio. However, LawyersDirect does not dictate, direct, monitor or supervise the work to be done by plan lawyers for plan members. Plan lawyers use their own independent professional judgment to construct the best strategy and portfolio of legal documents for members.

Estate Settlement Services (FREE)

For members (includes spouse) who have fully implemented their LawyersDirect System 2000, your plan lawyer will handle any uncontested estate administration and/or trust administration for your heirs after your death at no additional cost. This normally involves a teleconference meeting. Not only will this likely save your loved ones a significant amount of money, it may also make the process less complicated, less time consuming and much less stressful.

Note: Handling contested wills or trusts will incur legal fees, as well as legal work for out-of-state property transfers and estate administration.

Supplemental Member Services

Probate and Estate Administration

This includes any probate case in which the member or qualified family member (eligible dependents) is named as an executor, executrix, or administrator of a **non-member's** estate. For uncontested matters, our plan lawyers charge \$125 per hour or up to 2% of probate estate assets, whichever is higher. Non-probate assets are administered for free. Availability basis only.

Note: Certain minimum fees and other restrictions and exclusions may apply. Ancillary probate administration for out-of-state property will incur additional legal fees and are not included as benefits under this plan.

Document Updates

At your request, your plan lawyer will amend and update any of your System 2000 documents for a fixed fee of only \$25 per document when such updates can be handled by telephone conference and email. Should you request an in-person consultation or work that exceeds simply amending or updating existing already created documents, additional fixed fees as determined by your plan lawyer and/or hourly rate charges of \$125 per hour will apply. Availability basis only.

Hourly Rates

For other non-specified legal matters such as Medicaid planning, Medicaid application processing, corporate and small business legal matters, civil litigation, and other legal matters, plan lawyers charge our members a fixed hourly rate of only \$125 per hour. Availability basis only.

Note: It is normal for your plan lawyer to bill you for the services of other lawyers and paralegals who work on your case. The maximum fee for their services is also \$125 per hour.

Pre-existing Legal Matters

New members are not excluded from taking care of existing legal matters under the terms of membership. In fact, many people become members because of a current legal need such as an impending probate case, divorce, bankruptcy, real estate transaction or civil lawsuit. Availability basis only.

Retainers

In the case of supplemental legal services, plan lawyers may ask you for a retainer. Any retainer will be computed by multiplying the number of hours a plan lawyer believes a case will take by the plan's reduced hourly rate.

Plan Lawyers

Plan lawyers are licensed and qualified to practice law in your state, are required by LawyersDirect to maintain professional liability insurance and have agreed to provide legal services to LawyersDirect Legal Plan members under the terms and at the rates described in this Schedule of Benefits.

Not all legal matters are handled by all plan lawyers, and no lawyer is required to accept any particular case or legal work assignment. Your legal problem or need may encompass an area of law in which a particular lawyer has little or no expertise or experience. In some cases, a particular lawyer may not be able to accept your case due to a conflict-of-interest or lack of availability. In such cases, LawyersDirect will attempt to reassign you another lawyer who can assist you. However, LawyersDirect cannot and does not make any representation or guarantee that your case or work will be accepted by any plan lawyer.

Eligibility

The named subscriber is the primary member. Also included in the plan are the primary member's spouse, dependent children, step-children and legally adopted children up to age 19 (23 if full-time student). Children over age 23 with mental or physical conditions that cause them to continue to be dependent on the primary member and/or spouse are also entitled to benefits under the plan.

Effective Date

Your membership becomes effective the date the Membership Enrollment Agreement and fee are received by our representative.

I hereby acknowledge receipt of this Schedule of Benefits, which contains Terms and Conditions printed on the front and back of this form, on this _____ day of _____, 20____; and have read it, or will read it within my three business day cancellation period if I chose to enroll in the plan. Further, I understand that the signing of this form does not constitute enrollment, or entitle me to any benefits under the plan.	
X _____	Signature
X _____	Signature

Miscellaneous Information

a. Plan lawyers are bound by their state's code of professional conduct (code of ethics). They will advise you if they have a conflict-of-interest in taking your case. Lawyers have an inherent right to decline a case for any reason. If this occurs, you may be referred to another lawyer by calling your Member Services Representative directly. However, LawyersDirect cannot and does not make any representation or guarantee that your case or work will be accepted by any plan lawyer.

b. You may use a lawyer who is not a plan lawyer at any time and at your choice. You are not bound to use plan lawyers. However, LawyersDirect will not reimburse you or pay any amount of the fee charged by your use of a non-plan lawyer.

c. LawyersDirect does not represent or guarantee that your state has or will have more than one plan lawyer.

d. In all cases, your plan lawyer's obligations and relations will be exclusively with you. LawyersDirect cannot and does not supervise or interfere with your attorney/client relationship or give any instructions or directions to plan lawyers in that regard.

e. Your plan lawyer is responsible to act in accordance with the applicable rules of professional responsibility (Code of Ethics), rules of the courts, statutes, and regulations; which include maintaining the confidentiality of your relationship. Accordingly, unless you provide informed consent, your plan lawyer is not permitted to disclose to LawyersDirect information concerning the substance of the legal services being provided to you. In any event, LawyersDirect does not monitor your substantive attorney/client relationship. Therefore, LawyersDirect is not responsible for the substantive legal services provided by the plan lawyer. However, we ask your plan lawyer to share with us some non-privileged information for member services and statistical purposes only. As a plan member, you agree to this disclosure of information.

f. Attorney fees are paid by you directly to your plan lawyer. Plan lawyers are not employees of LawyersDirect Network and have no financial obligation to LawyersDirect.

g. In some instances, and at its sole discretion, LawyersDirect may pay legal fees to your plan lawyer for rendering some or all of the Basic Services that are free to you. The amounts of these payments may vary based upon various factors such as the lawyer's location, amount and type of legal work, years of legal experience, years with the plan and other factors. However, under no circumstances will LawyersDirect pay any legal fees for Supplemental Services or other legal fees.

h. LawyersDirect Network Inc., and any of its officers, directors, shareholders, employees, representatives and agents are not liable to indemnify or reimburse any plan member or plan lawyer (including non-plan lawyers) for any attorney fees or costs generated by or on behalf of the plan member.

i. LawyersDirect Network Inc., State Bar Associations and other regulatory agencies do not guarantee the quality or quantity of legal services that are provided by plan lawyers. However, all plan lawyers are required to provide LawyersDirect with certificates of liability insurance and undergo an annual verification that they are in good standing with their state bar association.

j. The plan lawyers in their attorney/client relationship have the sole responsibility for providing legal services to the plan member. Plan members may at any time file a complaint with the State Bar or other lawyer regulatory authority concerning a problem with any plan lawyer's professional conduct.

k. LawyersDirect Network Inc. is not a law firm, lawyer referral service, insurance company or provider of legal services.

l. No attorney/client relationship is created or exists at any time between LawyersDirect and the plan member.

m. Member acknowledges that all "Supplemental Member Services" are on an "availability basis" only and are not guaranteed to be provided. Member acknowledges and agrees that provision of the "Basic Member Services" constitutes complete fulfillment of the obligations of LawyersDirect and its plan lawyers.

n. Member acknowledges and understands that the free "Basic Member Services" of the LawyersDirect Legal Plan are designed for personal family legal matters; and that all "Supplemental Member Services", such as Medicaid planning, corporate and small business legal matters, document updates, civil litigation, and other matters are billed directly to member by member's plan lawyer.

o. You may cancel your membership at any time by written notification only. However, membership dues are not refundable and will not be refunded, even on a pro-rata basis. Your membership will cancel automatically if you fail to pay annual membership dues when due.

p. LawyersDirect Network Inc. will use its best efforts to locate and refer its members to a lawyer in their state who will abide by the Schedule of Benefits outlined herein. If LawyersDirect is unable to find such a lawyer for a member, the member's only recourse is to cancel member's legal plan membership. However, such cancellation will not result in a refund of any kind under any circumstances.

q. Member benefits are limited solely to the state of member's residence at the time of membership enrollment. If member moves to another state or is temporarily residing or traveling in another state, member may not have access to any plan lawyers licensed in that particular state.

r. Court filing fees, title company fees, deed preparation and processing fees, expert witness fees, court reporter fees, transcript expenses, photocopying costs, postage, telephone toll charges, travel charges and any other incidental or third party expenses incurred by or on behalf of the plan member are excluded from reduced rates and are the responsibility of the plan member.

s. LawyersDirect Network Inc. may designate certain third party business locations as Member Service Centers, none of which are considered a permanent retail establishment of LawyersDirect. Further, such arrangements do not constitute an endorsement by LawyersDirect of that business, neither does it constitute an endorsement of LawyersDirect by that business.

t. LawyersDirect reserves the right to change or revise the plan services, benefits and rates, in whole or in part, at any time. This is done by posting a revised "Schedule of Benefits" on the lawyersdirectnetwork.com website with the effective date listed in the title of the page. Any changes or revisions apply to all new and existing plan members, except that annual membership dues shall not be increased for members who have maintained continuous and uninterrupted membership by paying annual membership dues when due.

u. The legal fees plan lawyers charge for "Supplemental Member Services" are subject to change without notice. You are responsible for paying all attorney fees for "Supplemental Member Services" directly to your plan lawyer.

Exclusions

The following matters are excluded from your LawyersDirect Legal Plan:

- Legal matters involving the laws of jurisdictions outside your state of residence at the time of membership.
- Legal matters involving criminal matters and any legal action in which a contingency fee is customarily the method of payment to a lawyer.
- Frivolous legal matters as determined by the plan lawyer in accordance with the professional code of conduct/ethics in their state.
- Any action involving LawyersDirect Network Inc., plan lawyers, member service centers, other plan members or any of the LawyersDirect officers, directors, shareholders, employees, representatives or agents in any matter in which they have interests adverse to the plan member's.
- In matters where the plan member and eligible family members have adverse interests.

Limitation Of Liability

The LawyersDirect Legal Plan is not an indemnification plan. It does not reimburse any member for any lawyer fees or expenses. Plan lawyers are independent contractors and not employees of LawyersDirect. LawyersDirect does not assume responsibility for any act or failure to act by any plan lawyer. LawyersDirect is not responsible for the substantive legal services provided by the plan lawyer. LawyersDirect does not represent or warrant that the plan lawyer assigned to you is experienced in handling matters such as yours. Each plan lawyer is not experienced in handling every type of potential legal issue. Thus, while the plan lawyer assigned to you is a licensed lawyer admitted to practice in your state, it is important that you consult with that plan lawyer to determine whether he or she is qualified to handle your particular matter.

Contact Information

In order to receive member service or a legal referral to a plan lawyer, contact your personal LawyersDirect Member Services Representative directly or contact the LawyersDirect Network Inc. Member Services Department:

Member Services Department: 888-300-4266

Hours of Operation: M-F, 8 am – 5 pm EST

Web Tools: www.lawyersdirectnetwork.com

Additional Member Services

LawyersDirect Network Member Services Representatives provide members with high quality service in a variety of ways.

- By collecting and organizing member data for efficient analysis by plan lawyers.
- By helping members interact with qualified lawyers who listen to members concerns and help them most effectively secure their rights and interests under the law.
- By answering questions about the legal services plan and your plan lawyer.
- By handling plan lawyer reassignment when needed or requested.
- By processing other plan member administrative service requests.
- By providing these services to our members, we save them a significant amount of money in legal fees.