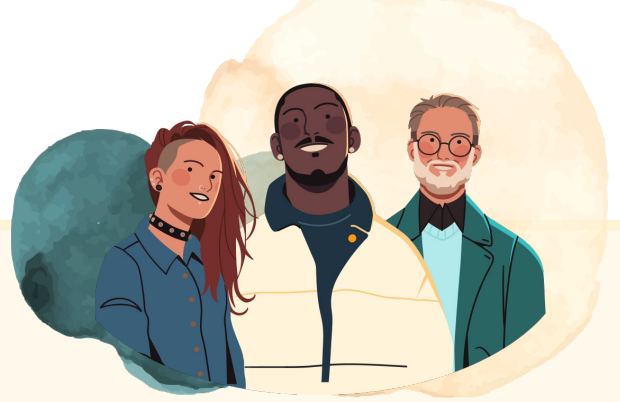




U.S. Legal Services



Family Defender®

Legal protection for life's milestones—and the moments you never planned for.

Life doesn't separate the good moments from the complicated ones—and neither does legal stress. Buying a home. Growing a family. Planning for the future. Or navigating a sudden dispute, financial issue, or unexpected legal question. **Family Defender®** from U.S. Legal Services was built for all of it—providing affordable access to real legal guidance, plus integrated wellness tools that support your legal and financial well-being, so you're never left figuring things out alone.

EVERYDAY MOMENTS THIS COVERAGE CAN SUPPORT:

- Adopting a child
- Buying/Selling a home
- Leasing an apartment
- Drafting a will
- Filing for bankruptcy
- Getting a ticket
- Filing taxes
- Refinancing a home
- Creating a business
- Managing debt
- Modifying child support
- Caring for elders

Family Defender® Coverage

CIVIL LAW

- Plaintiff or Defendant
- Administrative Hearings
- Small Claims
- Name Change
- Landlord/Tenant as Tenant

CONSUMER-SELLER PROTECTION

- Consumer Protection
- Personal Property Protection

CONTINGENCY MATTERS**

- Personal Injury
- Medical Malpractice

CRIMINAL LAW

- Misdemeanor Defense
- Juvenile Defense
- Habeas Corpus

DOCUMENT PREPARATION & REVIEW

- Demand Letters
- Quit Claim Deeds
- Personal Affidavit
- Promissory Note
- Bill of Sale
- Personal Contract
- Lessee Agreement

ESTATE PLANNING

- Wills & Testamentary Trusts for Minors
- Codicils
- Powers of Attorney
- Living Will
- Estate Administration

FAMILY LAW (CONTESTED*/ UNCONTESTED)+

- Divorce
- Annulments
- Spousal Support
- Paternity Action
- Child Support/Custody
- Post-Decree Enforcement
- Post-Decree Modification
- Equitable Distribution of Marital Assets

FAMILY LAW (OTHER)

- Pre/Postnuptial Agreements
- Domestic Adoption
- Domestic Violence

FINANCIAL MATTERS

- Debt Collection
- Garnishment Defense
- IRS Audit Protection
- Foreclosure+
- Ch. 7 & 13 Bankruptcy+

REAL ESTATE TRANSACTIONS

- Purchase/Sale of Primary Residence including review and/or preparation of Purchase Agreement, Mortgage and Deed, & attorney attendance at closing
- Refinancing of Residence

OTHER LEGAL MATTERS

- Uncontested Guardianship or Conservatorship
- Elder Law for Parents
- Insurance Law
- Standard Business Incorporation

IMMIGRATION MATTERS

- Visa Extension
- Naturalization
- Deportation (Removal)

TRAFFIC VIOLATIONS

- Moving Traffic Violations
- First Offense DUI
- License Revocation & Suspension

33.3% DISCOUNTED RATE

- Pre-existing & Non-covered (except Excluded Matters)

*Contested: subject to 12-hour limitation. / **First \$1,000 exempt from fee. / +Subject to 120-day waiting period.

Member Rates

FAMILY DEFENDER® FOR EMPLOYER

plan starting at
\$16.90 per month



Family Defender	Group Size	Monthly Rate	California Monthly Rate
	2,501+	\$16.90	\$13.14
	500-2,500	\$18.75	\$14.58
	100-499	\$21.50	\$16.72
	2-99	\$25.00	\$19.44
Access Plan	Group Size	Monthly Rate	
	All Sizes	\$6.95	
Identity Defender®	Group Size	Standalone Rate	Rider Rate*
	All Sizes	\$12.95	\$9.95
CDL Defender®	Group Size	Monthly Rate	California Monthly Rate
	5,001+	\$29.95	\$22.22
	1-5,000	\$32.95	\$22.22
CDL Defender® Co-Pay	Group Size	Monthly Rate	
	Any	\$12.95	

Family Defender® for Individuals — coming soon

Coverage extends to the individual, individual's spouse, and unmarried eligible dependent children up to age 26.

For more information, call **800-356-LAWS** or visit **www.uslegalservices.net**

Out-of-Network Reimbursement options available. Once you enroll in coverage, you will receive a certificate describing the exact coverage benefit purchased. This flyer explains the general purposes of the insurance, but in no way changes or affects the insurance afforded under the policy issued. All coverage is to be subject to actual policy conditions and exclusions. Not sponsored or approved by the United States Government or any Department or Agency thereof.

Total Wellness Suite

The comprehensive Wellness Suite integrates these services without extra charges to amplify the legal benefits offered by the Family Defender plan. Collectively, these services support members in attaining overall legal and financial well-being.

Legal Document Library & DIY Legal Forms (For All Employees)

Continuous online access to an extensive, state-specific legal document resource library offering over 10,000 articles and documents across various legal subjects. These resources assist individuals and their families in preparing DIY legal documents, such as wills, powers of attorney, bills of sale, and more. Available to all employees, no enrollment required.

Financial Wellness Suite | Powered by **Best Money Moves**[®] money.career.life.

Continuous access to a comprehensive financial wellness platform that provides customized solutions and insights into your specific financial circumstances. State-of-the-art algorithms create tailored content and suggestions based on your dashboard activity. A private 3-to-5-minute financial evaluation pinpoints financial areas of interest. After completing the evaluation, you can arrange appointments with certified financial experts specializing in diverse fields.

Tax Coaching & Preparation | Powered by **Best Money Moves**[®] money.career.life.

As part of our financial wellness initiative, members can utilize telephone consultations to address tax-related concerns. Additionally, they can opt to have their personal income tax returns prepared by a Tax Professional at a reduced rate of \$195, which includes a complimentary review of the previous year's return.

Perks Program | Powered by **BenefitHub**[™]

Enjoy perks, rewards, and discounts on 1,000s of brands you love in a variety of categories:

- | | | | |
|---------------|---------------|---------------------|----------------|
| - Travel | - Apparel | - Entertainment | - Beauty & Spa |
| - Auto | - Local Deals | - Restaurants | - Tickets |
| - Electronics | - Education | - Health & Wellness | - Home Office |

Identity Theft Restoration Program | Powered by **IdentityForce**[®] A TransUnion® Brand

To assist our members in combating the financial and emotional toll of identity theft, we provide confidential, full-service restoration services conducted by Certified Fraud Examiners. These restoration services encompass:

- | | |
|--------------------------------------|---------------------------------------|
| - Creditor/Bureau Notification | - Case File Maintenance |
| - Preparation of All Legal Documents | - Review of Credit Files |
| - Fraud Alerts to Credit Bureaus | - Assistance by Certified Specialists |

For more information, call 800-356-LAWS or www.uslegalservices.net

All coverage is to be subject to actual policy conditions and exclusions. Not sponsored or approved by the United States Government or any Department or Agency thereof.

U.S. Legal Services is a modern legal protection company making attorney access simple, affordable, and human. For over 50 years, we've delivered comprehensive legal, identity theft, and driver protection through employer groups, brokers, associations, and direct-to-consumer channels. With nationwide coverage, and flexible access for both W-2 and 1099 workers, U.S. Legal Services ensures everyday people never have to face life's biggest moments alone.

