

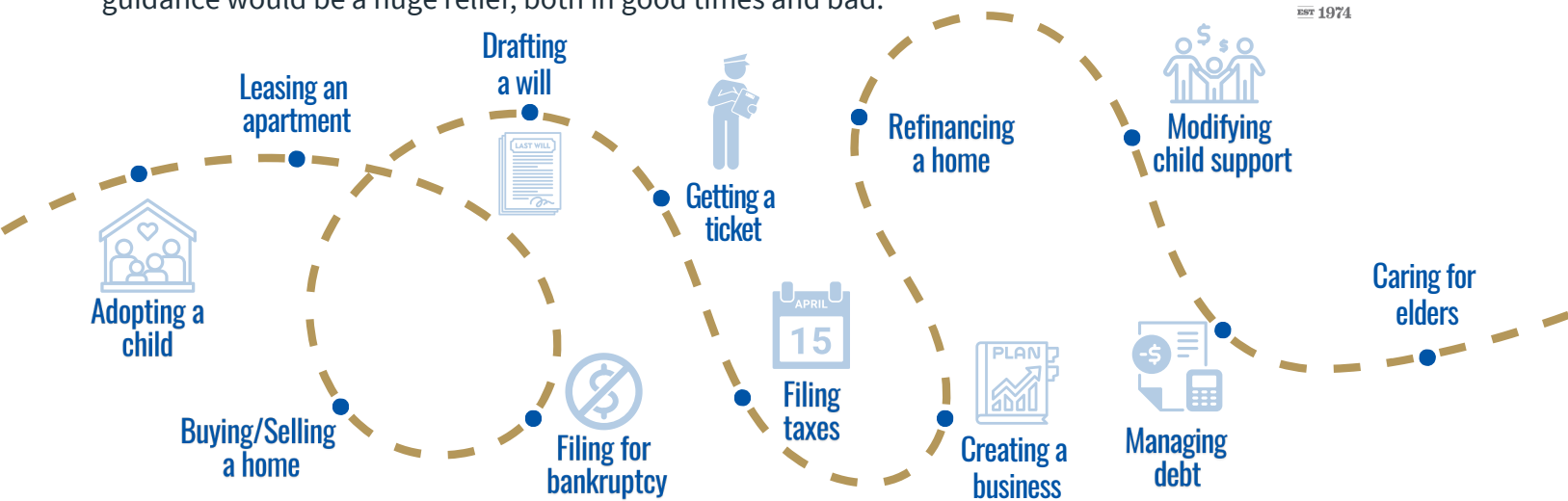


Services for All Life's Highs and Lows

All employees experience milestones where legal and financial guidance would be a huge relief, both in good times and bad.

**U.S. LEGAL
SERVICES**

EST. 1974



Family Defender[®]

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
- Living Will & Codicils
- Powers of Attorney
- Revocable & Irrevocable Living Trust
- 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+

Immigration Matters

- Visa Extension
- Naturalization
- Deportation (Removal)

Real Estate Transactions

- Purchase/Sale of Primary 7 Secondary Residence including review/preparation of Purchase Agreement, Mortgage and Deed, & attorney attendance at closing
- Refinancing of Residence

Traffic Violations

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

Other Legal Matters

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

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 \$18.75 per month

Coverage extends to the employee, employee'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.



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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



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



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



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



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 visit www.uslegalservices.net