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Legal Access Plan, LLC

BENEFITS GUIDE

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# 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 to hire 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. 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 the

**FRA LEGAL ACCESS PLAN, LLC**

Headquartered in O’Fallon, Illinois

The FRA LEGAL ACCESS PLAN, LLC is one of the nation's premier managed legal care companies. FRA LEGAL ACCESS PLAN, LLC's, legal plan was created for the purpose of providing access to affordable and quality legal representation for individuals, legally recognized marital entities and their families with an emphasis on Estate Planning. As a plan member, you are entitled to a wide variety of legal and financial services in addition to Estate Planning. The legal services you can access through our plans are available to you at different rates and, in some cases, based on your membership level. Many services are included at no additional charge beyond the initial membership fee and low annual maintenance fee, and others offered at a rate 50% below the ordinary and customary rate charged by the plan's attorneys, currently up to $600.00/hour for non-members; with a maximum guaranteed rate not to exceed $300.00/hour for members. The services also include consultations with the plan attorney at no additional cost for many services. This guide will clearly identify each service available to you, your children, siblings, in-laws and parents, and the cost basis 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 FRA LEGAL ACCESS PLAN, LLC.

FRA LEGAL ACCESS PLAN, LLC is a member of the Group Legal Service Association (GLSA), an affiliate of the American Bar Association

# Plan Details

FRA LEGAL ACCESS PLAN, LLC is in the business of administering legal access plans. It is important to understand that FRA LEGAL ACCESS PLAN, LLC is not a law firm and does not provide any legal advice. Membership in the plan only provides access to the services of this plan. Attorneys, who have joined the plan as service providers, actually provide the legal services of the plan for the members. These Plan Attorneys have agreed to accept a one-time up-front fee for covered services that are paid from your initial membership fee and to perform many of their others services for members for no additional charge, for a reduced flat fee, at reduced hourly rate, or a discounted contingent fee basis, as allowed by the Code of Professional Conduct.

This guide list those benefits in the Detailed Summary of Plan Services. The benefits will continue for as long as you maintain your membership by paying the low Annual Membership Maintenance fee.

Members, in order to utilize the services offered in this plan, 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 FRA LEGAL ACCESS PLAN, LLC 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. The benefits are provided on an annual basis.

Members are assigned a Plan Attorney who will provide the legal services to them when they enroll in FRA Legal Access Plan. This guide to benefits, privileges and plan services effectively communicates the terms and conditions of the plan.

**Plan Members**: The plan members includes you, your spouse, your legally recognized life partner 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.

**Plan Attorneys:** The Plan Attorneys, by virtue of their plan Service Provider Agreement, provide legal services at a great reduction to their usual fees to plan members.

**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 and are defined as follows:

**Covered Services:** Covered services are those services that the attorney has agreed to provide subject to the plan's consultation and discounted fee schedule as follows. Your plan includes consultation, as listed, at no additional cost. Subsequent consultations on those covered services are available to plan members for the reduced fee of $100.00 per half hour.

**Discounted Hourly Fee:** When you use a plan attorney, you will receive a 50% discount on the fees you would otherwise be charged, with that discounted fee not exceeding $300 per hour 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.

**** 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.

**Non-covered Services:** 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 their normal or a discounted rate schedule.

**Annual Membership Maintenance:** Paying a low annual membership maintenance fee of $129.00, charged to the member's credit card on the anniversary date of the plan, maintains the member’s benefits. The attorney or Executive Trust Officer 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 estate and financial 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), changes in financial planning, 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 impacts 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. Notification based on contact necessitated by court, tax law or legislative actions are also a covered service.

**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 FRA LEGAL ACCESS PLAN LLC for referral to other plan attorneys

**Plan Attorney Fees:** Attorney fees for non-covered services are paid directly to your plan attorney. Depending on your legal needs, a fee may be required by your plan attorney prior to services being rendered. Your plan attorney is responsible for determining the amount of the fees 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 receipt of payment of fees and other costs. 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.

**Address/Spouse/Dependent/Name Change:** If you move, change your name, or need to add dependents to your plan, please contact FRA LEGAL ACCESS PLAN LLC immediately so your information is up to date.

**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 they 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.

Despite anything to the contrary here within, members understand and agree that in order to efficiently implement the services provided by this plan attorneys, legal services staff, executive trust officers, financial professionals and administrative staff are allowed to share and disclose such information provided by the client as deemed necessary to provide those services. Confidentially will otherwise remain protected by attorney/client privilege. Furthermore, when the parties of the membership are a legally recognized marital entity, any communications obtained in the performance of the agreement is not protected by attorney/client privilege between the parties. All information disclosed to attorney and representatives will be freely disclosed to both parties to the agreement and no information will be deemed confidential between members of the marital entity. Should a conflict of interest arise between members of the marital entity that is not, or cannot be waived after informed consent by each member, then the plan attorney must withdraw and cannot represent either member of the marital entity.

If prior to membership there is a conflict or potential conflict of interest between members of a legally recognized marital entity that is not or cannot be waived by both members, then only one member can utilize the benefits of membership.

A potential conflict of interest exists with FRA Legal Access Plan Attorneys in that the Plan Attorneys benefit from a relationship with FRA Legal Access Plan. However, the Attorney’s duty is to their membership client and when providing legal services to FRA Legal Access Plan members the Attorneys must provide those services in the best interest of the client members. By enrolling, you are agreeing to accept that potential Conflict of interest in order to benefit from that mutual relationship.

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, for the purpose of' harassing another person or if there is a potential for a violation of the Code of Professional Conduct that cannot be waived. If you have a complaint about the legal services you have received or the conduct of an attorney, call FRA LEGAL ACCESS PLAN LLC. We will review your complaint 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. The consultation and estate planning services are covered services and, unless otherwise specified, are at no additional charge with your membership. The other listed services are provided at the discounted rate or a flat fee under the access plan.

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| --- | --- |
| Service Description | Charge to Members |

|  |  |
| --- | --- |
| **Estate Planning**Every plan member is entitled to one (1) comprehensive estate plan which includes 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 and the one-time upfront cost based on the Silver Legal Access plan, those additional fees and services are as follows:**Silver Legal Access Plan** **Single Plan Member Revocable Living Trust**Consultation with an attorney regarding appropriate estate planning methods and documents, conservatorship and guardianship issues of living probate, potential tax issues with federal and state estate taxes, potential income tax issues of IRA’s and other qualified funds, and draft the following documents 1. Draft basic RLT with outright distributions
2. Draft Pour-over Will
3. Durable Power of Attorney Healthcare with Advance Directive
4. Durable Power of Attorney Financial and Other
5. Funeral Trust if desired
6. Consultation with Trust Executive Officer regarding financial planning goals to integrate with Estate Planning and complete financial assessment for appropriate plan selection including Funeral Trust
7. Scheduling of Assets including insurance policies, annuities, real estate holdings, personal property, and investment portfolios
8. Letters of Notification to Institutions for funding and beneficiary designations
9. Deed preparation for in-state real estate property
10. At any time following the initial consultation and document preparation, this service covers a revision, amendment of modification to any of the previously prepared documents
11. Plan upgrade or downgrade at initial incremental cost
12. Annual review with trust amendment or other changes
13. In case of an untimely passing, members incomplete planning will be attempted to be completed as expressed at the lowest possible expense to the family
14. Complete customer service including toll-free phone numbers.

**Single Silver Legal Access Plan Membership****Couple Silver Legal Access Plan Membership**Same as immediately above plus documents B-E above created for each member and distributions both members and distribution plan the same for couple**Gold Legal Access Plan Membership**Same as Silver plus multiple distribution plans for beneficiaries, special needs planning, spendthrift provisions, personal asset trusts, additional drafting for Healthcare decisions, Living Will, and Joint or Separate Revocable Living Trusts for Couple **Platinum Legal Access Plan**Same as Gold Plan plus with IRA Beneficiary Trusts **Platinum Couple Revocable Living Trust Example** Example: +$400 for Couple + $800 for Gold + $800 Platinum Plan **Trust Restatement**Review of an existing trust document by an attorneyIf necessary, a restatement of trust and/or complete replacement of existing estate planning documents including**Will Package**: ConsultationPreparation 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).**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.**Document Delivery and Execution**Document delivery and notarization at our office(s).Estate Planning — Extended Family Members ConsultationPreparation 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.All collateral or additional estate planning work on behalf of the above individuals.Guardianship and testamentary trust provisions per ward or testamentary trust.**Estate Planning — Review and Revision**Within one year following the initial consultation and document preparation, this service covers a simple revision, amendment or modification to any of the previously prepared documents.Extended Family Members are also entitled to a simple revision, amendment or modification of their initial documents (excluding modification of testamentary trust/guardianship provisions).**Membership Maintenance of Benefits****Maintaining Membership will provide yearly review and advice on changes to the tax laws, probate laws, Medicare, Medicaid, Social Security laws, or other issues important to your estate planning, updates your documents to comply with changes, implement word processing amendments, no charge calls to our office by you or your advisors, review for the proper titling of your assets, review and evaluation of your asset allocation and investment strategy based on needs, income, market analysis and investment products available. Continuing Membership will provide 24 hour emergency access to your Living Will and Healthcare Power of Attorney from anywhere in the world, ensuring that your important health care documents are accessible by medical providers at any time.** **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 trust, or assignments of mortgage. The following are additional charges for these services if not part of Members Comprehensive Estate Plan:A. In-State Deed1. In-State Assignment of Mortgage or Deed of Trust
2. Out-of-State Deed
3. Out-of-State Assignment of Mortgage or Deed of Trust

**Title Search Costs:** Upon request by the plan member, the plan attorney will assist the plan member in locating copies of ownership documents.**Annual Reviews**All matters concerning asset preservation and wealth transfer with your plan attorney are available on a yearly basis with membership**Federal Estate and Gift Tax Advice**Plan attorneys provide advice concerning gross estate valuation; advice on charitable and marital deductions; unified credit and tax savings.**Incompetency Defense**This service covers the plan member in the defense of any incompetency action, including court hearing when there is a proceeding to find the participant incompetent.**Guardianship or Conservatorship**This service covers establishing a Guardianship or Conservatorship over a person and his or her estate when the plan member or spouse is appointed guardian or conservator. It includes obtaining a permanent and/or temporary Guardianship or Conservatorship, gathering any necessary medical. evidence, preparing the paperwork, attending the hearing, and preparing the initial accounting. This service does not include representation of the person over whom Guardianship or Conservatorship is sought, or any annual accountings after the initial accounting.Medicaid Planning ½ hour consultation is provided in planning for asset distribution to avoid unnecessary spend down losses and to provide for distribution of assets to individuals to avoid or limit recovery by state agencies. Plan attorneys can also discuss your eligibility, applying for benefits, use of trusts, determining financial need and responsibility tor recipients.**Review and Completion of Medicaid Eligibility Forms:** Plan attorney will assist you in interpreting and completing applications for Medicaid benefits for long-term care at plan hourly rate.**Nursing Home**Assistance with electing a nursing home facility and the preparation of one nursing home application up to one-hour consultation.Additional nursing home applications or planning at plan hourly rate.**Probate & Estate Administration****Small Intestate/Unsupervised Probate:** ½ hour consultation regarding the procedures involved in the preparation of documents for uncontested probate or small estates/unsupervised probate.**Probate of Estate:** When a member is deceased, a probate proceeding may be necessary.**Estate or Trust Administration Services:** This service provides estate settlement services at no additional cost to the executor, successor trustee, or representative. These services are:1. Attorney phone consultation
2. Assist in obtaining Estate Identification Number (EIN) for estate account to enable and distribution.
3. Real Estate

Assist in obtaining appraisals, agreements of sale, rents due, deeds, mortgages or promissory notes.1. Stocks Bonds & Mutual Funds

Assist in obtaining balance and account status for eventual distribution.1. Cash Bank Deposits & Miscellaneous Personal Property
2. Assist in obtaining and organizing balances, distribution, and/ or transfer of bank accounts, CD's, life insurance, retirement accounts, and annuities
3. Assist in obtaining the value of personal property, including automobiles.
4. Assist in the documentation and organization of funeral expenses and related costs.
5. Assist in obtaining debt balances at time of death (utilities, taxes, credit cards, medical expenses not covered by insurance, etc.)
6. Assist in preparing letters of notification to institutions.
7. Convenient toll-free phone numbers.

**Consumer Protection Matters****Small Claims Court**: ½ hour consultation regarding the preparation of initial pleading for bringing a small claims action, or a ½ hour consultation on pleadings for defense of a small claims court.Any additional work arising out of prosecution or defense of the small claims action including court appearances.Purchase of Goods and Services: ½ hour consultation on issues relating to goods and services purchased or contemplated for purchase.**Debt Matters****Debtor/Creditor Rights Issues**: Up to ½ hour attorney time in reviewing credit reports, negotiating with creditors and/or review or preparation of settlement documents.**Bankruptcy:** ½ hour consultation regarding the filing of Chapter 7 or 13 Bankruptcy proceeding.Any other bankruptcy issues at plan hourly rate.**Document Review & Preparation****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.**Affidavits:**  This service covers preparation of any affidavit in which the plan member is the person making the statement.This service in connection with Estate Planning Services**Demand Letters**: This service covers the preparation of letters that demand money, property or some other property interest of the plan member, except an interest that is an excluded service. It also covers mailing them to the addressee and forwarding and explaining any response to the plan member. Negotiations and representation in litigation is not included**Family Law****Divorce**: ½ hour consultation regarding the filing of a Dissolution of Marriage action.All further matters arising out of the filing of a Dissolution of Marriage action at plan hourly rate.**Premarital Agreement:** ½ hour consultation regarding a Premarital Agreement by a plan member and his or her fiancé(e) prior to their marriage, discussing how property is to be divided in the event of separation, divorce or death of a spouse. Service is provided only to the plan member. The fiancé(e) must have separate counsel or must waive representation.**Adoption**: ½ hour consultation or legal work provided towards preparation of petitions, applications, or other legal work necessary in an Adoption proceeding.Any further work or documentation, including court appearances, arising out of the adoption proceeding at plan hourly rate.**Name Change:** ½ hour consultation or legal work towards the preparation of petition/motion for name change and assistance in posting or other subsequent required actions.**Birth Certificate Procurement/Passport Procurement:** ½ hour consultation or attorney time towards processing request for necessary documentation.**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.**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.**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.½ hour consultation and either the preparation of sale documents or review of purchase documents related to the transfer of ownership for one piece of real property owned either:1. Exclusively by plan member.
2. Exclusively by plan member and plan member's spouse.
3. Exclusively by plan member and any combination of plan member's spouse, children or parent.

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.**Landlord/Tenant:** hour consultation regarding a land-lord/tenant action or claim, with preparation of responsive pleadings to eviction proceeding if member is a tenant.**Personal Injury**Subject to applicable law and court rules, plan attorney will handle personal injury matters where the plan member is the plaintiff.**Business**½ hour consultation on any matter relating to business interest owned by plan member, or plan member's spouse.Legal representation relating to the sole proprietary business interest.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.**Insurance Claims**½ hour consultation½ hour negotiation and/or demand letter preparation relating to any claim for reimbursement or coverage on behalf of plan member or plan member's spouse.Any further legal needs arising from said claim including pursuing client's right to attorney fees and costs to reduce or eliminate client's exposure at plan hourly rate.**Social Security**1/2 hour consultation in addition to the preparation of the documents necessary for the filing of a claim for social security benefits | **Covered Service** **$3598** **+$400** **+$800** **+$800 Flat Fee****+$2000 for example****No Charge****$200 discount of Silver membership****No Charge****Single- $1200 discount** **Couple- $1000 discount of initial membership****Discounted Flat Fee-****As mutually agreed****No Additional cost****No Additional Cost****$799 Single** **$999 Couple** **Discounted rate or** **Flat Fee****Covered Service** **$300** **$19.97 Monthly****Discounted Rate****$125** **$125** **Market Price****Market Price****$100 Flat Fee****Covered Service****Covered Service****50% Discounted Rate****50% Discounted Fee****First ½ hour Covered Service, thereafter,** **50% Discounted Rate thereafter****$199.00 Flat Fee****$199.00 Flat Fee****50% Discounted Fee** **$150 Flat Fee to be applied to fees if full probate****10% Discount to Statutory Fees or** **50% Discounted Fee****Covered Service****No Charge****50% Discounted Fee****No Additional Cost****$150 Flat Fee****No Additional Cost****50% Discounted Rate****$100 Flat Fee****$100 Flat Fee****Covered Service****$100 Flat Fee****Covered Service****50% Discount Rate****$100 Flat Fee****No Additional Cost****50% Discount Fee** **No Additional Cost****No Charge****$150 Flat Fee****$150 Flat Fee****$150 Flat Fee** **$100 Flat Fee, then****50% Discount Rate** **No Charge****One Hour Covered Service, thereafter****50% Discount Fee****10% Contingency Fee Discount****No Charge****50% Discount Fee** **40% Discount Fee** **Covered Service** **$125 Flat Fee****50% Discount Fee** **10% off Statutory Attorney Fee** |

# Indemnifications of Liability

## 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 access 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.

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 potential conflict of interest, and it is not waived by member, a different plan attorney will be assigned to the member.

# Terms & Conditions

**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. In the event services are modified, changes shall be effective only from the date of modification.

There may be membership discounts offered for participants in focus group events, other similar events or to Friends and Family of members under certain conditions and for strictly limited time-periods. If the terms and conditions of those offers are not met, then full membership fees will apply.

# Exclusions

## 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 averse 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 FRA Legal Access Plan Legal Plan, LLC legal plan.

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

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.

# Disclosures

The FRA Legal Access Plan, LLC is a prepaid legal services plan and it is not an Insurance Company, is not an insurance product, and is not regulated by the department of insurance, financial institutions and professional registration.

# Termination

## 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.

# Acknowledgements

**Acknowledgements**

**The undersigned acknowledges providing this FRA Legal Access Benefits Guide.**

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**FRA LEGAL ACCESS PLAN, LLC Agent DATE**

**The undersigned acknowledges receiving this FRA Legal Access Benefits Guide.**

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**MEMBER DATE**

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**MEMBER DATE**



**FRA LEGAL ACCESS PLAN LLC**

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