



Employees and their families - coverage stops when dependent child reaches age 26 - are covered for all their personal legal needs.

 **No Deductibles**

 **No Co-Pays**

 **No Claim Forms**

Financial Wellness Suite
now powered by



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.

Say 'No' to Expensive Attorney Fees With the Family Defender® Designed for Firefighters

Covered services include, but are not limited to:

Civil Litigation

- Plaintiff or Defendant
- Administrative Hearings
- Trial Coverage up to \$15,000
- Small Claims
- Name Change
- Civil Injunctions
- Landlord/Tenant Matters as Tenant

Family Law*+

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

Other Family Law

- Pre/Postnuptial Agreements
- Domestic Adoption
- Domestic Violence
- Elder Law Matters

Immigration Matters

- Visa Extension
- Naturalization
- Deportation (Removal)

Traffic Violations

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

Criminal Law

- Misdemeanor Defense
- Juvenile Defense
- Habeas Corpus
- Trial Coverage up to \$15,000

Consumer-Seller Protection

- Consumer Protection Matters
- Personal Property Protection
- Trial Coverage up to \$15,000

Contingency Matters**

- Personal Injury
- Auto Accidents
- Slip and Fall
- Medical Malpractice

Document Preparation & Review

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

Real Estate Transactions

- Review and/or Preparation of Purchase Agreement, Mortgage, and Deed
- Sale/Purchase of Primary Residence
- Sale/Purchase of Secondary Residence
- Refinancing of Primary Residence
- Attorney Attendance at Closing
- Real Estate Disputes
- Neighbor Disputes

Estate Planning

- Living Will
- Powers of Attorney
- Wills & Testamentary Trusts for Minors
- Codicils
- Estate Administration/Probate
- Uncontested Guardianship or Conservatorship

Financial Matters

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

Other Legal Matters

- Insurance Law
- Standard Business Incorporation

Firefighter Matters

- *Business Law Consultations*
- *Business Related Document Review and Preparation*

Added Value Services

- Online Legal Library
- DIY Legal Forms
- 24/7 Emergency Line
- Tax & Financial Coaching
- Financial Wellness Dashboard
- Discounted Tax Return Preparation (\$195 fee - all schedules and forms)

+Subject to 120-day waiting period

**Contested matters subject to 12-hour limitation, discount thereafter*

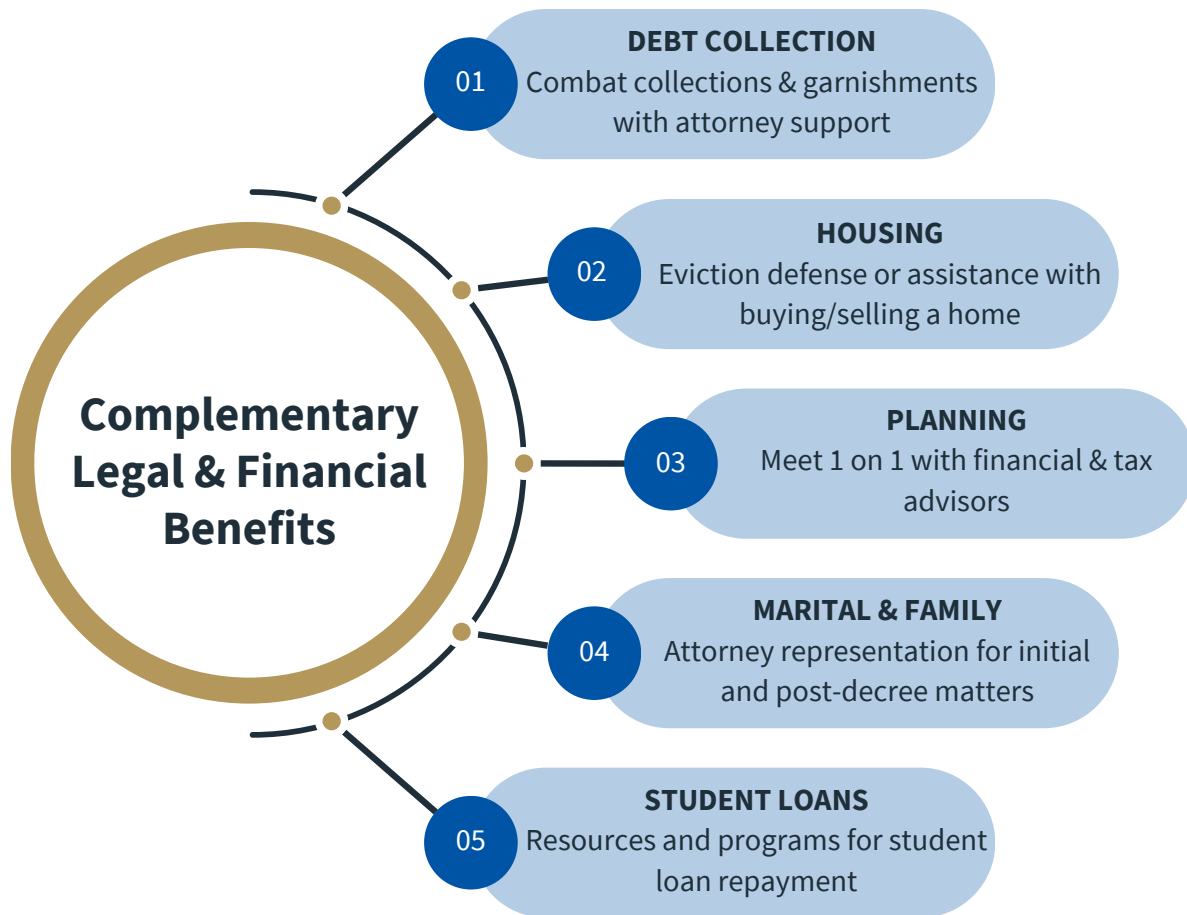
***First \$1,000 exempt from fee. Subject to State and Federal Statutes*

Attorney's fees are paid in full for all covered legal matters when you utilize a Network Attorney. Receive a 33.3% discount off attorney's fees for pre-existing and other non-excluded legal matters. Coverage does not include fines, court costs, or other incidentals relating to the legal matter. Out-of-network benefits available.

Family Defender®

\$9.92 bi-weekly

5 Ways Enrolling in U.S. Legal Services Helps You Achieve Legal & Financial Success



Financial wellness dashboard included at no cost within your legal plan.

1 What is it?

A confidential, personalized online financial wellness dashboard located within the U.S. Legal Member Portal.

Set and track your financial well-being score, and review personalized content, resources, and tools based on your unique interactions.

2 How does it work?

Start with a 3-5 minute financial wellness assessment which will provide insight into your financial circumstances.

After the assessment, book a telephone or Zoom meeting with a financial advisor to review and address questions and areas of concern.

Advanced algorithms work to personalize your dashboard providing you tools and resources to meet your individual financial needs.

3 What does it cost?

These resources and consultations are included in the cost of the legal plan - one low premium for comprehensive holistic legal and financial wellness.

Have your personal tax returns prepared for a \$195 flat fee, plus a free review of your prior year's return.

4 Who can use it?

Along with the enrolled employee, up to three additional people in the employee's family can access the online content and resources.

800.356.LAWS | uslegalservices.net | info@uslegalservices.net



Best Money Moves: 833-997-1232
Pathwise: 1-800-203-4156