

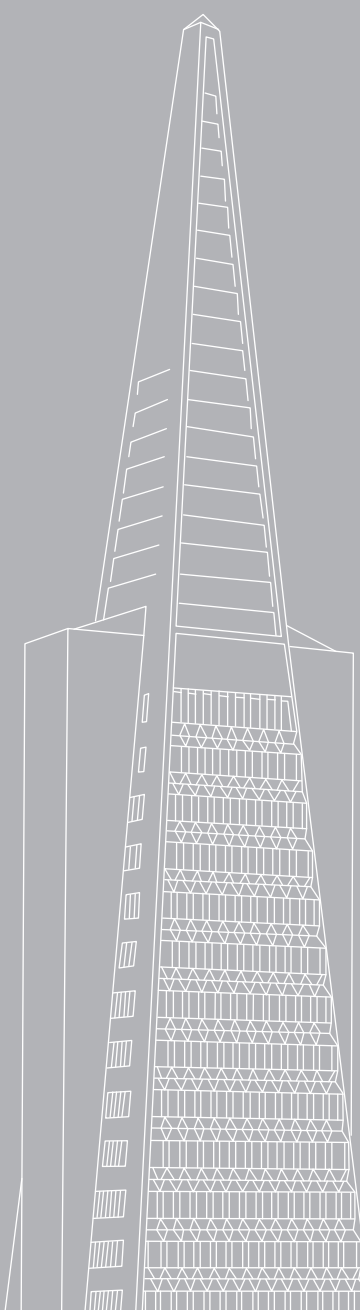
Family Legal Protection Plan

A Group Voluntary Legal Expense Program

R I S E A B O V E SM



Family Legal Protection Plan – Consumer Brochure – CLP01C/A-0705
Underwritten by: Transamerica Life Insurance Company



®

Family Legal Protection Plan

A Group Voluntary Legal Expense Program

The Need

Legal Problems Are a Fact of Life in Today's Complicated World.

- ▶ 70% of all working employees are not prepared to face a legal problem.
- ▶ 50% of Working American Households will face one legal problem this year.
- ▶ 25% of employees will have more than one legal matter this year.
- ▶ 43% of all general practice legal matters are family law related.

We Can't Afford to Ignore Legal Problems.

Each year, we think that the American Legal System will become less complicated, and each year it becomes more complicated. Each year thousands of new laws and procedures are drafted, and many of these affect you, including:

- ▶ Mortgage Companies that sell trust deeds and force foreclosures
- ▶ Student Loans sell loan paper and lose track of borrowers
- ▶ Relatives die without proper Estate Planning and end up leaving their assets to the state, instead of their heirs
- ▶ Home Construction Defects increase and builders refuse to fix these problems

The Solution

Over Three Decades of Experience

Our company has been serving Legal Plan Members since 1971. We have been responsible for putting Americans in touch with quality local law firms, to help them solve their legal problems.

Your New Legal Plan Offers You An Answer

We Focus on Ease of Access to Plan Attorneys

Our Legal Plans have focused on ensuring that Plan Members, like you, have two components available:

- ▶ Prevention – We give you the tools necessary to avoid costly legal problems.
- ▶ Easy Access – We give you access to plan attorneys with discounted rates.



Family Legal Protection Plan Benefits

Legal Access Plans has a network of over 12,000 attorneys to provide numerous free and discounted legal services to its members.

Benefit	Plan Rate	Estimated Cost Without Plan
Free Consultations Members receive unlimited hour consultations with Plan Attorneys each year via phone, in office or online.	Free	\$50 - \$150 each
Document Reviews Members may have up to 3 simple documents (6 pages or less) reviewed by a Plan Attorney each plan year.	Free	\$200 - \$500 each
Simple Wills Members may have a Simple Will or Living Will prepared or update by a Plan Attorney each plan year.	Free	\$75 - \$600 each
Guaranteed Reduced Rates Members receive a special plan discount of 25% on Plan Attorneys' hourly rates when legal representation is needed.	25% Discount	\$100 - \$300 per hour
Dispute Resolution Members may have dispute resolution letters or phone calls made by a Plan Attorney for up to 3 matters per year.	Free	\$150 - \$750 each
Website Access Members have unlimited access to user-friendly online resources.	Free	Exclusively for Members

Additional Benefits	Plan Rate	Estimated Cost Without Plan
Traffic Ticket Defense	\$89.00	\$350.00
Name Change	\$155.00	\$300.00
Will with Minor Trust	\$170.00	\$500.00
Non-Support (Spouse/Child)	\$239.00	\$550.00
Divorce (Simple)	\$210.00	\$750.00
Corporation (Regular)	\$239.00	\$1,000.00
Non-Commercial Real Estate	\$175.00	\$400.00

24/7 Access to Web Resources on Legal Matters such as:

- ▶ Complete Online Member Legal Research
- ▶ Lawsuit/Litigation Procedural Guide
- ▶ Property Damage Disputes

"Better Benefits" Package *(included at no cost)*

- ▶ Identity Theft Protection
- ▶ Financial Counseling Benefits
- ▶ Financial Planning Benefits
- ▶ One Low Cost Covers the Entire Family

Limitations and Exclusions:

LIMITS OF LIABILITY No reimbursement of indemnification from the Company to Plan Member or Family is contemplated by this Certificate. Thus, Plan Member is obligated to pay all fees for legal services, but only in accordance with those benefit costs as set forth in this Certificate.

EXCLUSIONS In addition to the limitations specified in the Definitions of coverage for the Special Plan Discounts, this Plan does not provide benefits for the following types of legal matters:

1. Preparing, completing or filing of federal, state or local tax returns.
2. Any action, proceeding or dispute between a Plan Member and his employer, or Plan Member and his fellow employees, a Plan Member and his union, or labor management trust fund, or a Plan Member and any other party when such coverage is prohibited by law.
3. Duplication of services previously claimed and in relation to the same matter.
4. Filing fees, court costs, reporter's fees and other miscellaneous costs in any proceeding. "Miscellaneous costs" are defined as service of process fees, investigative fees, expert witness fees, other witness fees, copy charges, telephone charges, supplies expenses and any other expenses incurred by any Plan Attorney, other than the Plan Attorney's fees for legal services.
5. Any legal proceeding in which the Plan Member is entitled to legal representation or reimbursement for the costs thereof, from any source other than this policy whether or not the Plan Member perfects or exercises this right.
6. Frivolous matters are not included. A matter is defined herein as "frivolous" if the matter has no merit, is brought for the sole purpose of harassing, vexing, or annoying another party, or as otherwise defined by the code of Professional Responsibility of the State Bar in which the matter is located.
7. Any action against the Plan or third parties under contract with the above-mentioned parties to provide the Plan to Plan Members.
8. Any action which Plan Attorney feels may be in conflict with his/her ongoing practice, as defined in the Code of Professional Responsibility of the State Bar of the state in which the attorney is licensed.
9. Any legal benefits and/or coverage for any questions or problems involving the following types of legal matters: appeals, antitrust, immigration, business matters, securities law, environmental torts, trademarks, copyrights, patents, or matters related thereto. Any member who consults with a Plan Attorney and discovers that one of these matters is involved in their legal matter, and otherwise would be excluded from coverage under this Policy, shall not be charged for the initial consultation with the Plan Attorney. However, if the member chooses to go forward on representation of any such otherwise excluded matter, the member will be responsible for all costs and fees associated with such representation beyond the Plan Benefits enumerated herein.
10. Any Internet benefits offered or created by the company are subject to change at any time, and some benefits may be increased decreased, or otherwise altered in part or in full for any reason whatsoever. The company's Web site will be maintained to the best of the Company's ability to meet the services described herein, however, said changes may be required and no liability for such changes shall attach to the Company.