



FAMILY PROTECTION PLAN

Discount Legal Protection

Tax Preparation & Advice

Identity Theft Solutions

LifeEvents™ Counseling

Financial Education & Credit Counseling

FREE & DISCOUNTED LEGAL PROTECTION

For the entire family

MD Plus Legal Club anchors the Family Protection Plan. Legal Club is a discount legal referral service with a nationwide network of plan attorneys who provide free and discounted legal care for over 1 million families.



USING A PLAN ATTORNEY

When should I use it?

- To review any lease or rental agreement
- When you have a dispute with an auto mechanic, neighbor, service vendor, dry cleaner, retail store, etc.
- When buying a home
- When contemplating a divorce
- When dealing with child custody issues
- When confronted with overwhelming debt

Legal Care Direct does not exclude any area of law from this plan. There are no waiting periods, pre-existing condition exclusions or limitations on usage. Members are encouraged to join our program and make immediate use of the network for any and all legal issues.



FREE & DISCOUNTED LEGAL CARE

What's included?

Membership includes the member, member's spouse or domestic partner, dependent children who are under the age of 25 and any dependent individuals living in the plan member's home such as a parent or grandparent.

Legal Benefits Include:

- Free Legal Services
- Contingency Free Discount
- Deeply Discounted Legal Services
- Guaranteed Low Hourly Rate
- Retainer Based on Discounted Hourly Rate Plan



FREE LEGAL SERVICES*

- + Initial phone consultation for each new legal matter (no time limit).
- + Initial face-to-face consultation for each new legal matter (no time limit).
- + Review of independent legal documents (6 pages maximum per document, no limit to the number of new independent documents).
- + Plan Attorneys will prepare a free Simple Will for you and your family, as well as update the Will annually for free.
- + A state specific, web based, free Living Will form is available to members. This form can be notarized by a Notary Public. Store this document in a safe location.
- + Plan Attorneys will help members represent themselves in small claims court.
- + Assistance in solving problems with government programs, such as INS and Welfare.
- + When deemed appropriate by your plan attorney, he or she will write letters on your behalf (one letter per legal matter, with no limit on the number of new legal matters).
- + When deemed appropriate by your plan attorney, he or she will make phone calls on your behalf (one phone call per legal matter, with no limit on the number of new legal matters).

*In many states, attorney liability may require plan attorneys to obtain a retainer from the member prior to providing some of the free member benefits.

CONTINGENCY FEE DISCOUNT

For the entire family

Attorneys often work on a contingency fee basis on such cases as personal injury and collections. This fee is usually expressed as a percentage of the amount collected or awarded. In some cases, fee maximums are set by state law.

In these matters, your fees will be a 10% reduction of the state maximum rate or the attorney's usual rate, whichever is lower.



DEEPLY DISCOUNTED LEGAL SERVICES*

Example Legal Service Discounts

LEGAL SERVICE	SPECIAL MEMBER RATE	NON-MEMBER RATE
TRAFFIC TICKET DEFENSE	\$89.00	\$199.00
NAME CHANGE	\$155.00	\$365.00
SIMPLE WILL(W/MINOR'S TRUST)	\$250.00	\$530.00
CHAPTER 7 BANKRUPTCY	\$750.00	\$1500.00
NON-SUPPORT(SPUCE/CHILD)	\$275.00	\$1490.00
SIMPLE DIVORCE	\$275.00	\$1100.00
REGULAR INCORPORATION	\$295.00	\$585.00
PERSONAL REAL ESTATE CLOSING	\$250.00	\$675.00

*Court costs, filing fees and time charged for travel to and from any courts are additional.

NOTE: Detailed legal service definitions can be found on MD Plus website www.mdplus.com

GUARANTEED LOW HOURLY RATE

Plan attorneys have contracted to charge no more than \$125.00 per hour, or 40% off their usual and customary hourly rate, whichever is greater, for extended legal care.

Our Legal Club's discounted hourly rate represents up to a 40% savings off the national average hourly rate charged by partner attorneys.



RETAINER

In the case of extended legal care, plan attorneys may ask members for a retainer. Any retainer sought, will be computed by multiplying the number of hours a plan attorney estimates a case will take, by the plan's discounted hourly rate. For instance:

10 HOURS X \$125.00 = A RETAINER OF \$1250.00

Any unused portion of the retainer will be returned to the member.



TAX PREPARATION & ADVICE

For the entire family

The Family Protection Plan provides comprehensive personal tax benefits including free tax return preparation and unlimited, toll-free, tax related advice during normal business hours.

Additionally, members have free access to the most commonly used tax related schedules.



A panel of Certified Public Accountants will provide the following services to you at no charge:

- + **Unlimited Advice** for personal and business matters of federal taxation via toll-free phone call/fax/e-mail (no time or frequency limitations)
- + **FREE** tax return preparation* (includes 1040EZ, 1040A, & 1040)
- + **Deep Discounts** on numerous tax schedules*
- + **\$20 OFF** tax returns prepared by H&R Block ®
- + **IRS** audit assistance
- + **TAX** planning
- + **Review** of prior year's tax return*
- + **Member Portal** with tax tips, tax law changes, tax organization area, IRS audit area, IRS notification area and member advice online.

*Limited one per household

All tax and financial assistance is provided by tax attorneys, financial analysts, CPA's, former auditors and/or Enrolled Agents certified by the IRS. Additionally, all tax and financial advice is backed by a \$1 million liability policy. Our team of professionals will also review a prior year's tax return. This review can reveal costly errors and generate a source of extra tax savings.

By using our toll free number during normal business hours, you will be able to effectively plan in advance so that your year-end tax preparation is free and painless. Proper tax planning can:

- + Limit your potential tax liability
- + Increase your potential tax return
- + Lessen the possibility of an audit

In addition, individuals and business owners enrolled in the program will have access around the clock to our online tax portal with:

- + Tax tips
- + Tax law changes
- + Tax organization area
- + IRS audit area
- + IRS notification area
- + Individual and business advice on-line

With today's tax software programs, users need more than help screens. Our program allows individuals and business owners to discuss and receive assistance tailored to their unique individual needs. Live, one-on-one, direct answers to individual's and business owner's tax questions over the phone. When pop-up screens just aren't popping up with the right answer, experts are a phone call away with reliable advice.

Our team of professionals will review and notice or letter issued by the IRS and provide professional advice on how to understand and solve the matter. Our experts assist and advise individuals and business owners who get audited. They review the IRS audit notification and help sort out the facts. Individuals and business owners also have access to a web-based IRS audit tutorial, as well as an IRS notification tutorial that helps take the terror out of those ominous-looking IRS letters.

Some of the typical questions our experts provide advice on:

- + Should I open a Roth IRA?
- + How does the capital gains tax work?
- + Is the money I inherited taxable?
- + Which tax form do I file?
- + Is my Social Security or retirement taxable?
- + Do I get a tax break for child care expenses?
- + Should I itemize deductions?
- + Which deductions can I take if I have a home-based business?

According to Thomas J. Stanley in his book, *The Millionaire Mind*, “The number one activity for millionaires is consulting with a tax expert.”

For most of us, tax consultation isn't that high on our list of things to do, but it's still vitally important for nearly everyone at one time or another.

Individuals and business owners can seek and receive advice on the tax implications of all these everyday financial matters:

- + Individual Retirement Accounts, Roth IRAs, 401k plans, SEPs
- + Healthcare spending accounts
- + Investment timing and strategies
- + Capital gains
- + Real estate timing and strategies
- + The tax advantages of home ownership
- + Divorce
- + Inheritance
- + Retirement planning

IDENTITY THEFT SOLUTIONS

The Family Protection Plan provides comprehensive protection from Identity Theft including Theft Restoration, Identity Theft insurance, Lost or Stolen Credit Card Assistance / Document Recovery Services, and Unlimited Legal Care at Discounted Rates.



Identity theft is the fastest growing financial crime in America, striking thousands of victims each year. In matter of seconds, personal information such as a social security number, a credit card number or an address can be stolen and used to obtain a new mortgage, line of credit or additional credit cards.

Our unique identity theft program provides members with a complete restoration solution, a Recovery Team including fraud investigators, identity theft experts and legal counsel that will manage the recovery process from beginning to end, and is the only program in the country that legitimately provides a tool that helps prevent online identity theft – our Keylogging Defense System™.

Program benefits include:

- + Keylogging Defense System™
- + Identity Monitoring
- + Identity Theft Restoration
- + Lost or Stolen Credit Card Assistance
- + Document Recovery Services
- + Identity Theft Insurance
- + Unlimited Legal Care at Discounted Rates

Our Keylogging Defense System™ eliminates online identity theft by encrypting every keystroke at the keyboard level and the reroutes those encrypted keystrokes directly to your browser. Our Keylogging Defense System™ bypasses the multiple communication areas that are normally vulnerable to keylogging attacks that could compromise your vital information.

+ Key Features of Keylogging Defense System™

- ✓ Protects against new and existing Keyloggers
- ✓ Encrypts keystrokes between the keyboard and the browser
- ✓ Encrypted keystrokes sent via a separate path that is invisible to Keyloggers
- ✓ Toolbar plug-in for IE6, IE7 and Firefox
- ✓ Monitors system so that it cannot be subverted
- ✓ Small memory footprint
- ✓ Does not require any spyware database updates
- ✓ **CryptoColor®** technology shows you that you are protected while you browse
- ✓ Automatically turns on when browser is launched

- + Your defense system will automatically turn on every time you open up a browser. Our **CryptoColor®** technology let's the user know that your system is protected by turning each field you type in, green. This provides strong visual feedback to the user that they are operating in a secure environment and their keystrokes are secure.

Identity Monitoring searches and monitors for past history as well as real time identity frauds or threats. This service includes:

- + Secure, hassle-free identity monitoring
- + Actionable identity alerts
- + Monthly email updates (optional)

Our Identity Monitoring does much more than monitor credit, offering a solution as robust as the ones used by the nation's leading financial institutions to prevent theft. Identity Monitoring uses innovative technology to detect misuse or even an elevated likelihood for misuse of an individual's Social Security number, name, address, phone, and date of birth. By creating a SNAPD identity blueprint, this program monitors billions of data on a daily basis from sources such as:

- + New Credit Cards
- + Wireless Carrier Applications
- + Retail Credit Card Accounts
- + Auto/Mortgage/Payday Loans
- + Checking Accounts
- + Check Reorders
- + Utility Accounts
- + DMV Record
- + Government Databases
- + Court Records
- + Criminal Records
- + Social Security Records

As identity fraud usually precedes identity theft, this type of proactive system is critical to mitigating the extensive and expensive damage perpetrated after an identity is stolen and manipulated.

Upon notification of an identity theft incident, Privacy Advocates will act on behalf of our members as a dedicated case manager to:

- + Investigate and confirm the fraudulent activity, including known, unknown and potentially complicated additional sources of identity theft.
- + Complete and mail customized, pre-populated, state specific “Fraud Packet” via certified mail with pre-paid return instructions.
- + Place phone calls, send electronic notifications, and prepare appropriate documentation on the member’s behalf, including dispute letters for defensible complaints to any and all appropriate state agencies and financial institutions.
- + Issue fraud alerts and victim statements when necessary, with the three consumer credit reporting agencies, the FTC, SSA, and U.S. Postal Service.
- + Submit Special Limited Power of Attorney and ID Theft Affidavit to involved creditors for card cancellation and new card issuance.
- + Contact, follow up and escalate issues with affected agencies, creditors, financial institutions, to reinforce member’s rights.
- + Assist the member in notifying local law enforcement authorities to file the appropriate official reports.
- + Utilize real time access to public records reports including DMV, criminal, address changes, liens, and judgments for further investigation where applicable.
- + Provide peace of mind and resolution of key issues from start to finish as swiftly as possible.
- + Provide members with a “Case Completion Kit” including copies of documentation, correspondence, forms and letters for their personal records.

LOST OR STOLEN CREDIT CARD

Assistance & Document Recovery Service

In the event their credit cards are misplaced or stolen Privacy Advocates will provide members with assistance including:

- + Consult with member to determine the severity of the event**
- + Obtain credit reports from each of the three major credit**
- + Contact each credit card company or other financial institution with the member via teleconference.**
- + Cancel members affected credit cards**
- + Request new replacement cards**
- + Place fraud alerts with all three major credit bureaus**
- + Assist members with interpreting their credit reports**
- + Provide daily ID monitoring for six months to help proactively prevent any additional identity fraud**
- + Provide credit dispute assistance**
- + Assist with additional lost items including driver's license, library, and other membership cards.**

Each member will also receive up to \$25,000 worth of insurance coverage*. Identity theft insurance is underwritten by a nationally recognized Insurance Carrier with an “A” or better AM Best Rating. This coverage will help members offset some of the cost of restoring their identity to its original status, including:

- + Lost wages: \$500.00 per week for 4 weeks maximum
- + Re-filing of loans
- + Defense cost for certain civil & criminal lawsuits: Reasonable and necessary fees incurred in the United States by the insured with carrier’s consent for an attorney appointed by them for:
 - a) Defending any civil or criminal suit brought against the insured by a creditor, collection agency or other entity acting on behalf of a creditor for non-payment of goods or services, or default on a loan solely as a result of a stolen identity incident.
 - b) Removing any civil or criminal judgment wrongfully entered against the insured solely as a result of a stolen identity incident.
- + Reimbursement of fees: Reasonable and necessary costs incurred in the United States by the insured for:
 - a) Re-filing applications for loans, grants or other credit instruments that are rejected solely as a result of a stolen identity event.
 - b) Notarizing affidavits or other similar documents, long distance telephone calls and postage solely as a result of the insured’s efforts to report a stolen identity and/or amend or rectify records as to the insured’s true name or identity as a result of a stolen identity incident.
 - c) Up to six credit reports from established credit bureaus (with no more than two reports from any one credit bureau) dated within 12 months after the insured’s discovery of a stolen identity incident.

UNLIMITED LEGAL CARE

At Discounted Rates

Beyond the reimbursement of eligible defense costs, this identity theft program provides access to unlimited discounted legal care, at capped hourly rates, enabling members to both defend themselves and prosecute thieves.

Identity theft victims have access to a proprietary attorney network that will represent them at the low hourly rate of \$125.00, or 40% off the plan attorney's usual and customary hourly rate, whichever is greater, for all extended legal care.

Members may use our program to prosecute identity theft thieves.

LIFEEVENTS™ COUNSELING

Members have toll-free access (24/7) to professionals who will provide personal consultation services. These comprehensive services have proven to be effective in managing personal issues with various levels of care.



At Discounted Rates

LifeEvents™ Telephonic Counseling

The plan provides toll free access to behavioral health experts 24/7, 365 days a year. All calls are answered directly by licensed, degreed clinical staff, and all services are handled with complete confidentiality. Non-English speaking members also have 24/7, 365 days per year assistance via bi-lingual staff and affiliates, as well as through an online translation service with capabilities in over 140 languages.

LifeEvents™ provides unlimited telephonic counseling for crisis and urgent needs management, goal and success planning, marital, parent-child, substance abuse, emotional, legal/financial, childcare, and eldercare problems, as well as many other personal challenges or stresses.

LifeEvents™ Counselors will:

- + Explain the role of a LifeEvents™ counselor
- + Ensure confidentiality
- + Conduct an initial assessment
- + Determine your needs and related resources
- + Work with you every step of the way, from assessment through recommendations and follow-up
- + Conduct an initial assessment over the phone.
- + Involve, where needed, a dependent care coordinator or legal or financial professional to assist in securing resources and arranging all referrals
- + Directly refer you to a community agency or local hospital if an emergent situation is evident

Counselor Assesses Progress & Takes Next Steps:

After the initial assessment, the counselor follows-up with the local provider to coordinate recommendations.

- + Recommendations may include referrals to local mental health providers, detoxification facilities, hospitals, physicians, or short-term counseling**
- + For work/life issues, the Counselor oversees the resource search and ensures that the consultation and resources provided have addressed the issues presented**
- + Coordinates with your benefit plan to ensure a seamless service progress**

Satisfaction & Closure:

Counselors will follow-up with you in a timely fashion to ensure quality and satisfaction of services. Counselors close the case only after determining, with you and the provider, that you have successfully resolved your issue and have completed all treatment recommended.

FINANCIAL EDUCATION & CREDIT

Counseling

This program provides personalized financial education and counseling (24/7/365) through a variety of delivery methods including telephone, live chat sessions, and web based courses and tools.



+ Free Consultations

- ✓ A complete financial assessment will include a review and analysis of household income, expenses, assets and liabilities

+ Credit & Debt Counseling By Certified Credit Counselors - A credit counselor takes the time to thoroughly understand and assess current credit and debt issues. They will

- ✓ Assist in creating a livable budget to balance income and expenses

- ✓ Provide specific advice on how to deal with creditors

- ✓ Offer money management and budgeting techniques to help gain control of finances

- ✓ Develop a comprehensive spending plan and action plan to become debt free

+ Money Choices

- ✓ Five private self-paced courses, presented by Visa, that teach the skills needed for smart money management.

- + Online Tools & Articles – Access online articles designed to inform, assist educate and alert in all areas of money management and how to get help**
 - ✓ Online tools for budgeting**
 - ✓ Articles designed to help make smart financial decisions**
 - ✓ Articles designed to help with family financial and purchasing decisions**
 - ✓ Hotlinks to a wide variety of consumer resources on topics such as lending, credit reports, credit cards and vehicle purchasing and financing**
 - ✓ Easy-to-use online calculators to help get finances back on track. Calculators are available to help with budgeting and vehicle and home financing**
 - ✓ Online calculators to help with budgeting, vehicle and home financing**

+ Online Counseling Sessions “Ask Susan”

✓ A unique opportunity to receive a personalized response to questions on subjects such as loans, budgeting, credit reporting, collections, dealing with debt, and much more. Email your questions to receive a personal response on these and other financial subjects

+ Housing Advisory Services

✓ Advice covering first time homeownership, affordable mortgages and refinancing

✓ Post Purchase counseling

✓ Reverse mortgages - what are they and how do they work



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