

LegalEASE is here to help you through all of your Life Events.

Major life changes can be the most exciting times. But they can also bring to light new challenges that require extra advice and help. LegalEASE's legal insurance plan covers you with concierge service that matches you to an attorney for your personal legal matters, and pays for that attorney's fees based on your Certificate of Coverage when a legal matter comes up.

LegalEASE can help,

- At the start of your professional career
- When getting married
- Having a growing family
- Raising teenagers
- Elder parents and retirement



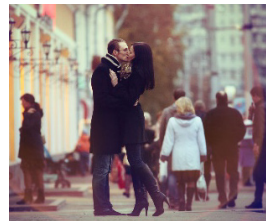
Legal insurance for no matter what stage in life you are.

STARTING YOUR PROFESSIONAL CAREER



- Tenant Disputes
- Student Loan Refinancing
- Small Claims Court
- Traffic Ticket Defense
- Financial Advisor
- Warranty Dispute

GETTING MARRIED



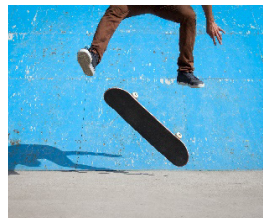
- Name Change
- Purchasing a New Home
- Prenuptial Agreement
- Will or Trust
- Healthcare Power of Attorney
- Financial Advisor

A GROWING FAMILY



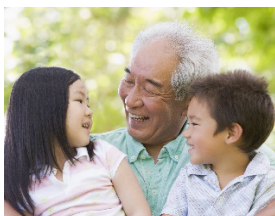
- Adoptions
- Guardianship
- Living Trusts
- Refinancing your Primary Residence
- Mail order/Internet Purchase Dispute
- Will

RAISING TEENAGERS



- Cell Phone Contract Dispute
- Traffic Ticket Defense
- First Time Vehicle Buyer
- Juvenile Court Proceedings
- Consumer Dispute
- Warranty Dispute

ELDER PARENTS & RETIREMENT



- Elder Law
- Vacation or Investment Home Purchase
- Sale of Primary Residence
- Probate of Small Estate
- Will or Trusts
- Debt Collection Defense

The value of a legal insurance plan.

LegalEASE can ease the biggest stress - finding and paying for an attorney. Through all points of life we are here to help. Below are some common legal challenges you might face when encountering a life event like starting a new career, getting married, having or adopting a child, sending kids to college, or retiring.



Limitations and exclusions apply. This benefit summary is intended only to highlight benefits and should not be relied upon to fully determine coverage. More complete descriptions of benefits and the terms under which they are provided are received upon enrolling in the plan. Group legal plans are administered by Legal Access Plans, L.L.C. or LegalEASE Home Office: 5151 San Felipe, Suite 2300, Houston, TX. This legal plan may not be regulated as insurance in some states, but is available in all states. Underwritten by Virginia Surety Company in all states except where underwriting is not required but the product is available. Please contact LegalEASE for complete details.

Providing Peace of Mind Over Legal Matters

You deserve to feel prepared and confident when facing legal matters. LegalEASE is able to provide a robust Legal Insurance offering that protects members when it matters most.



Someone You Can Trust.

LegalEASE proudly provides Legal Insurance as a way to help you meet your legal needs — saving time and money. Legal Insurance is an affordable legal insurance plan that protects members from unexpected personal legal issues. Members have access to one of the largest networks of attorneys to help navigate common individual or family legal issues. Most importantly, members will gain peace of mind while minimizing a stressful and time-consuming process.

LegalEASE, A Legal Access Company.

Since 1971, LegalEASE, a LEGAL ACCESS Company has grown from a group of five attorneys providing services to a modest amount of companies in a metropolitan area to a network of over 20,000 attorney providers assisting more than 12.8 million employees across several market segments and multiple products. LegalEASE provides assistance to employee members over half a million times each year throughout the United States.

Concierge Service Provided to You.

LegalEASE offers concierge help, where you are matched to an attorney based on your specific legal needs. It's as easy as making a phone call. Our member specialists will find an attorney in or around your preferred area based on your legal matter. Our member specialists will stay with you from beginning to end and will follow up with you during the life of your legal matter. This saves you the time and stress of looking for an attorney.

Inc. 5000
Fastest-Growing
Private Company

Over
20,000
Network Attorneys

In and Out of
Network
Coverage

Be fully prepared and confident with Legal Insurance

Plan Proudly Offered to You

Protect your family's future
with a Legal Plan.

LegalEASE's insurance plan offers valuable benefits to shield your family and savings from unexpected personal legal issues.

What you get with a LegalEASE legal plan:

- An attorney with expertise specific to your personal legal matter
- Access to a national network of attorneys with exceptional experience that are matched to meet your needs
- In- and out-of-network coverage
- Concierge help navigating common individual or family legal issues

Enroll now in the LegalEASE Legal Insurance Plan.

To learn more:

Call: 1(800) 248-9000

Member Services: 1(888) 416-4313



Nationwide®



A Legal Insurance Plan can ease the biggest stresses - finding and paying for a better lawyer.

LegalGUARD is an insurance plan, offered by LegalEASE, that provides support and protection from unexpected personal legal issues.

Plan Details:

Who's covered:

Employee

Spouse

Dependent Children

Up to age 19; Age 19-26 if enrolled full-time at an accredited university

The value of a legal insurance plan.

Being a legal insurance member saves costly legal fees and provides coverage for:



HOME & RESIDENTIAL

Purchase, Sale, Refinancing of Primary Residence/Vacation or Investment Home, Tenant Dispute, Tenant Security Deposit Dispute, Landlord Dispute with Tenant, Security Deposit Dispute with Tenant, Construction Defect Dispute, Noise Reduction Dispute, Neighbor Dispute, Foreclosure



AUTO & TRAFFIC

Serious Traffic Matters (resulting in suspension or revocation of license), License Suspension (Administrative Proceeding), Traffic Ticket, First-time Vehicle Buyer, Vehicle Repair & Lemon Law Litigation



FINANCIAL & CONSUMER

Debt Collection Defense, Bankruptcy (Chapter 7 or 13), Tax Audit, Document Preparation, Consumer Dispute, Small Claims Court, Mail Order/Internet Purchase Dispute, Bank Fee Dispute, Cell Phone Contract Dispute, Warranty Dispute, Healthcare Coverage Disputes, Identity Theft Defense, Student Loan Refinancing/Collection Defense, Financial Advisor



FAMILY

Separation, Divorce, Name Change, Guardianship/Conservatorship, Adoptions, Juvenile Court Proceedings, Prenuptial Agreement



ESTATE PLANNING & WILLS

Will or Codicil, Living Will, Health Care Power of Attorney, Probate of Small Estate, Living Trust Document



GENERAL

Civil Litigation Defense, Initial Law Office Consultation, Review of Simple Documents, Mediation, Misdemeanor Defense, Incompetency Defense, Identity Theft Assistance, Discounted Contingency Fees

Limitations apply. Please visit <https://www.legaleaseplan.com/BenefitFocusLB1withDivorce> for specific plan benefits



For more information, visit:

<https://www.legaleaseplan.com/BenefitFocusLB1withDivorce>



To learn more, call:

1(800) 248-9000

Member Services: 1(888) 416-4313



Limitations and exclusions apply. This benefit summary is intended only to highlight benefits and should not be relied upon to fully determine coverage. More complete descriptions of benefits and the terms under which they are provided are received upon enrolling in the plan. If this benefit summary conflicts in any way with the Policy issued, the policy shall prevail. Group legal plans are administered by Legal Access Plans, L.L.C. or LegalEASE Home Office: 5151 San Felipe, Suite 2300, Houston, TX. This legal plan may not be regulated as insurance in some states. Product available in all states. Underwritten by Nationwide Mutual Insurance Company and affiliated companies in all states except HI, ID, NH, NC, OH, PA, SC, TX, and WY, where underwriting is not required. Nationwide, Nationwide is on your side and the Nationwide N and Eagle are service marks of Nationwide Mutual Insurance Company. © 2019 Nationwide Mutual Insurance Company. SHR-0159M1_NW_LB1WithDivorce_INS_Enroll_1PG_BenefitFocus_2019-02

Be fully prepared and confident with Legal Insurance

Plan Proudly Offered to You

Protect your family's future with a Legal Plan.

LegalEASE's insurance plan offers valuable benefits to shield your family and savings from unexpected personal legal issues.

What you get with a LegalEASE legal plan:

- An attorney with expertise specific to your personal legal matter
- Access to a national network of attorneys with exceptional experience that are matched to meet your needs
- In- and out-of-network coverage
- Concierge help navigating common individual or family legal issues

Enroll now in the LegalEASE Legal Insurance Plan.

To learn more:

Call: 1(800) 248-9000

Member Services: 1(888) 416-4313



Nationwide®



A Legal Insurance Plan can ease the biggest stresses - finding and paying for a better lawyer.

LegalGUARD is an insurance plan, offered by LegalEASE, that provides support and protection from unexpected personal legal issues.

Plan Details:

Who's covered:

Employee

Spouse

Dependent Children

Up to age 19; Age 19-26 if enrolled full-time at an accredited university

The value of a legal insurance plan.

Being a legal insurance member saves costly legal fees and provides coverage for:



HOME & RESIDENTIAL

Purchase, Sale, Refinancing of Primary Residence/ Vacation or Investment Home, Tenant Dispute, Tenant Security Deposit Dispute, Landlord Dispute with Tenant, Security Deposit Dispute with Tenant, Construction Defect Dispute, Noise Reduction Dispute, Neighbor Dispute, Foreclosure



AUTO & TRAFFIC

Serious Traffic Matters (resulting in suspension or revocation of license), License Suspension (Administrative Proceeding), Traffic Ticket, First-time Vehicle Buyer, Vehicle Repair & Lemon Law Litigation



FINANCIAL & CONSUMER

Debt Collection Defense, Bankruptcy (Chapter 7 or 13), Tax Audit, Document Preparation, Consumer Dispute, Small Claims Court, Mail Order/Internet Purchase Dispute, Bank Fee Dispute, Cell Phone Contract Dispute, Warranty Dispute, Healthcare Coverage Disputes, Identity Theft Defense, Student Loan Refinancing/Collection Defense, Financial Advisor



FAMILY

Name Change, Guardianship/Conservatorship, Adoptions, Juvenile Court Proceedings, Prenuptial Agreement



ESTATE PLANNING & WILLS

Will or Codicil, Living Will, Health Care Power of Attorney, Probate of Small Estate, Living Trust Document



GENERAL

Civil Litigation Defense, Initial Law Office Consultation, Review of Simple Documents, Mediation, Misdemeanor Defense, Incompetency Defense, Identity Theft Assistance, Discounted Contingency Fees

Limitations apply. Please visit <https://www.legaleaseplan.com/BenefitFocusLB1withoutDivorce> for specific plan benefits



For more information, visit:

<https://www.legaleaseplan.com/BenefitFocusLB1withoutDivorce>



To learn more, call:

1(800) 248-9000

Member Services: 1(888) 416-4313



Limitations and exclusions apply. This benefit summary is intended only to highlight benefits and should not be relied upon to fully determine coverage. More complete descriptions of benefits and the terms under which they are provided are received upon enrolling in the plan. If this benefit summary conflicts in any way with the Policy issued, the policy shall prevail. Group legal plans are administered by Legal Access Plans, L.L.C. or LegalEASE Home Office: 5151 San Felipe, Suite 2300, Houston, TX. This legal plan may not be regulated as insurance in some states. Product available in all states. Underwritten by Nationwide Mutual Insurance Company and affiliated companies in all states except HI, ID, NH, NC, OH, PA, SC, TX, and WY, where underwriting is not required. Nationwide, Nationwide is on your side and the Nationwide N and Eagle are service marks of Nationwide Mutual Insurance Company. © 2019 Nationwide Mutual Insurance Company. SHR-0159M1_NW_LB1WithoutDivorce_INS_Enroll_1PG_BenefitFocus_2019-02