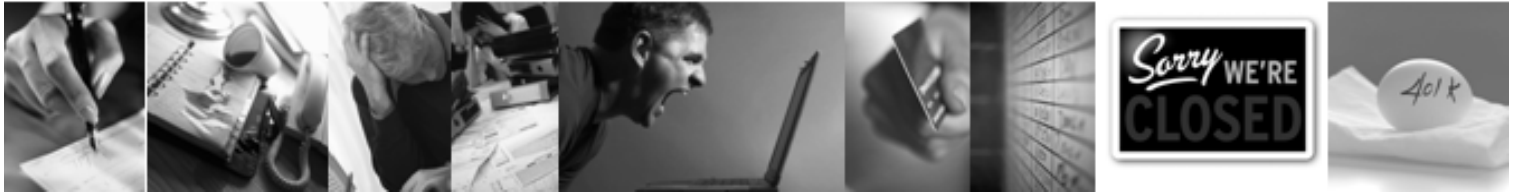


Brought to you through

AFSCME Maine Membership Benefit Fund



Not sure if you need a legal plan?

- Have you or anyone you've known ever lost a house to a foreclosure?
- Have you or anyone you've known ever been victimized by Identity Theft?
- Have you or anyone you've known ever gone through (or are considering) a divorce?
- Have you or anyone you've known ever gotten a traffic ticket?
- Have you or anyone you've known ever received a DUI?
- Have you or anyone you've known battled a spouse for child support or custody issues?
- Do you know that a will can protect your family should something happen to you?

Why stay up worrying about these issues? Wouldn't you join a plan that could assist you with all of these difficult situations?

Special Benefits for AFSCME Benefit Trust Members

❖ *The LegalGUARD Plan not only includes legal coverage for you and your family's personal legal matters and questions, but coverage for job related legal matters as well.*

Local Attorneys to Assist You

Total of 68 Network Providers in Maine.

Assistance available in every county, plus nationwide legal coverage for matters outside of your county or state!

LegalGUARD Plan Benefits

Preventative Benefits	AFSCME Trust Rate	Estimated Cost Without Plan
Free Consultations Members receive unlimited ½ hour consultations with Plan Attorneys each year via phone and four 1 hour consultations each year.	Free	\$50 - \$250 each
Document Reviews Members may have simple documents (6 pages or less) reviewed by a Plan Attorney.	Free	\$200 - \$500 each
Estate Planning Documents Members may have a Simple Will, Living Will, and Power of Attorney prepared by a Plan Attorney each plan year.	Free	\$75 - \$2,500 each
Preparation of Legal Documents A wide range of legal documents are covered fully by the LegalGUARD plan including Deeds, Leases, Affidavits and others.	Free	\$75 - \$400 each
Dispute Resolution Members may have dispute resolution letters or phone calls made by a Plan Attorney to resolve a consumer dispute each year.	Free	\$150 - \$750 each
Website Access Members have unlimited access to user-friendly online resources.	Free	Exclusively for Members

ADDITIONAL INCLUDED SERVICES:

Parental Coverage – limited benefits extended to the Member's and Spouse's Parents:

- Free Simple Will
- Free Living Will
- Free Initial Consultations

ID Theft Restoration Service:

- Free Phone or Online consultations with ID Theft Counselor
- Free Recovery Letter Preparation
- Free ID Theft Prevention Checklist
- Free unlimited online access to library of all necessary recovery forms and documents

Covered Legal Services	AFSCME Trust Rate	Estimated Cost Without Plan
Simple Wills	Paid in Full	\$300 - \$750
Name Change	Paid in Full	\$150 - \$400
Real Estate Closing	Paid in Full	\$300 - \$700
Dispute with Landlord	Paid in Full up to \$2,000	\$500 - \$2,000
Uncontested Adoption	Paid in Full	\$500 - \$1,500
Debt Collection Defense	Paid in Full	\$500 - \$2,000
Guardianship	Paid in Full	\$500 - \$750
Civil Litigation Defense	Paid in Full up to \$2,000	\$1,000 - \$2,000
Tax Audit	Paid in Full up to \$2,000	\$2,000
Suspended License	Paid in Full	\$500 - \$1,000
Misdemeanor Defense	Paid in Full up to \$2,000	\$2,000

And many other common legal matters...

FINANCIAL COUNSELING BENEFITS

Unlimited Free Consultations with Financial Counselors on:

- Debt Management
- Budgeting
- Credit Problems

Free Family Budget Prepared at No Cost

FINANCIAL PLANNING BENEFITS

Unlimited Free Consultations with Certified Financial Planners on:

- Savings & Investments
- Long-Term Planning

Discount on Financial Plan Preparation

To enroll, simply go to:

<http://afscmetrust.org/>

For \$19.00 per month you get full legal coverage *for your entire family*

Monthly Premiums

LegalGUARD Individual + Family Coverage \$19.00

Low Monthly Premiums!

Brought to you by LegalPlans USA, L.L.C.

Underwritten by Virginia Surety Company, Inc.

For specific plan questions, please call 1-888-205-4025 and let a specialist know you are interested in the AFSCME legal plan.

*This benefit summary is intended only to highlight your 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 contained in the Certificate of Coverage that you will receive upon enrolling in the Plan. If this benefit summary conflicts in any way with the Policy issued to your employer/association, the policy shall prevail.

Legal *GUARD* Enrollment and Authorization Form:

