

## WHAT ARE LEGAL PLANS

Legal Plans were established in the 1970's to create an inexpensive and quality method for the middle class to obtain access to our judicial system; something the very rich and very poor have enjoyed for years. Now, millions of families are covered by legal plans in the U.S. These plans work much like your other benefits.

With the present complexities of modern society, 21st Century Legal Plan is designed to provide you with a cost effective way for easy access to an attorney for help with legal questions or problems relating to your personal legal needs.

Our organization has been providing legal plan services since 1979 to a wide variety of companies as an employee benefit. We are endorsed by the Northwest Bankers Association and the Seattle Chamber of Commerce, among others. Our lawyers represent employees at many of the largest companies in the Northwest and are recognized as national experts in the legal plan industry.

You can now receive access to a group of lawyers and resources to help you with your legal needs at an affordable cost. Similar to your Medical Health Plan, 21st Century Legal Plan helps cover your personal legal needs at a very low cost.

The Plan is designed to provide you with inexpensive and easy access to an attorney for assistance with legal questions or problems which relate to your personal legal needs. Benefits are provided in two categories: Basic Services and Referral Services.

## BASIC SERVICES

Basic Services are handled by phone or by mail through the Plan's Legal Service Office. All services under this part of the Plan are covered by your membership fee -- **there are no additional charges**. Calls to the Legal Service Office can be made through a toll-free "800" number or local line. Basic Services at no charge include:

### ■ **LEGAL ADVICE AND CONSULTATION - NO CHARGE**

Whenever you, or an eligible family member, are concerned about a legal matter or have a question or problem, just call one of the attorneys at the Plan's Legal Service Office for help and advice. There is no limit to the number of times you may call. **No charge.**

### ■ **LETTER ON YOUR BEHALF - NO CHARGE**

Often, a letter from an attorney will be of assistance or resolve a legal matter. Your consulting attorney from the Legal Service Office will provide this service when appropriate to the situation. One per matter. **No charge.**

### ■ **SIMPLE WILL - NO CHARGE**

Your consulting attorney will prepare a free Simple Will for you or an eligible member of your family. Additional Simple Wills can be prepared upon request for a nominal charge.

### ■ **DOCUMENT REVIEW - NO CHARGE**

Your consulting attorney will review and consult with you on simple documents, up to 3 pages, such as a personal lease or contract, mailed to the Legal Service Office. One per matter.

### ■ **GOVERNMENT AGENCIES - NO CHARGE**

The Plan will provide guidance in dealing with county, state, federal and municipal agencies.

## REDUCED RATE REFERRAL SERVICES

For situations which require more extensive legal services than are provided by the Plan's Basic Services, you can elect to hire one of the Plan's Referral Attorneys. The Referral Attorneys are experienced private practitioners in your area and have contracted with the Legal Plan to provide service at **25% Reduced Rates**.

The decision to use a Referral Attorney is entirely up to you. Referral Attorney arrangements are coordinated through your Legal Service Office. Examples of appropriate situations for the services of a Referral Attorney include adoption, driving infractions, drawing up contracts, family law, complex Wills and Trusts, etc. **25% Reduced Rates**

## ACCESS TO JUSTICE

### **WE CAN AND WILL HELP YOU PROTECT YOUR RIGHTS AND ASSETS.**

## PLAN LIMITATIONS

Specific services not covered by the Plan include:

- Services related to any business activities.
- Appeals and class action suits.
- Any service where an attorney will be paid by contingent fee, by a third party, or where the fee is under judicial consideration.
- Any service involving an adversary relationship between parties of this Plan, including the Employer, Sponsor, Administrator, or Legal Service Office
- Any legal matter where other counsel has been retained.
- Frivolous or repetitious matters in which the circumstances have not substantially changed.
- Tax and securities matters.

**The Plan does not pay for fines incurred, court costs, or any other expenses.**

## MISSION STATEMENT

The 21st Century Legal Plan was developed to meet the growing need for personal and consumer related legal assistance. Through the Plan, you and your family can have easy access to a staff of attorneys for a small monthly fee

We are committed to providing access to justice to individuals by furnishing quality legal services at affordable rates.

**WE CAN AND WILL HELP YOU.**

## COST

An annual membership fee paid on a monthly basis is determined by the number of enrollees in the Plan. Annual membership fees include coverage for dependent family members. There is a one-time \$5.00 administrative enrollment charge.

## MONEY BACK GUARANTEE

After you subscribe, you may use the services for **30 days** and if you're not completely satisfied, simply notify 21st Century Legal Plan and return your confirmation documents. Your membership fee will be refunded. No questions asked.

## ENROLLMENT

To enroll, complete the Enrollment Application enclosed and return the form to 21st Century Legal Plan or your employer.

## HOW TO USE THE PLAN

Shortly after enrolling in the Plan, you will receive your Confirmation Letter and Declaration of Benefits which provides the phone number of your Legal Service Office. To obtain any of the services provided by the Plan, all you need to do is call the Legal Service Office. One of the attorneys there will look forward to helping you.

As soon as you receive your Confirmation Letter and Declaration of Benefits, you may begin to use the 21st Century Legal Plan.



**WE LOOK FORWARD TO BEING OF SERVICE  
WE CAN AND WILL HELP YOU.**

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**Legal Service Plan**

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**21st CENTURY  
LEGAL PLAN**



**Legal Assistance For  
You and Your Family**

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**21st CENTURY LEGAL PLAN**  
11426 238th Street SW  
Edmonds, Washington 98020



**ACCESS TO JUSTICE  
PROTECT YOUR RIGHTS &  
ASSETS.**

**LEGAL PLAN SERVICES**



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**21st CENTURY  
LEGAL PLAN  
CAN HELP YOU WITH**

- **Consumer Protection**
  - **Debt Collections Relief**
  - **Credit Issues**
  - **Bankruptcy**
  - **Landlord/Tenant Matters**
  - **Family Law**
  - **Traffic Infractions**
  - **Auto Accidents/Insurance Claims**
  - **Wills/Trusts/Probate**
  - **Power of Attorney**
  - **Guardianship**
  - **Elder Law**
  - **Adoption Proceedings**
  - **Juvenile Issues**
  - **Name Change**
  - **Contract Disputes**
  - **Purchase and Sale of Home/ Real Estate/ Home Improvements/ Construction/ Neighbor Disputes/ Home Owner Associations**
  - **Government Agency Proceedings**
  - **Small Claims Court Assistance**
  - **Other Personal Legal Matters**
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