



MyFit Legal & Identity Theft

ACCESS PREMIUM LEGAL PROGRAM

Description of Benefits:

- **Legal** - Each member is entitled to one (1) initial sixty-minute office or telephone consultation per separate legal matter at no cost with a network attorney. In the event that you wish to retain a participating attorney after the initial consultation, you will be provided with a preferred rate reduction of 25% from the attorney's normal hourly rate. Virtually all types of legal matters are eligible for these services.
- **24 Hour Emergency Services** – In the event being jailed or arrested, members will have access to legal providers during after- hours and weekends. Members will be assisted with non-emergency issues next business day and during normal hours of operation.
- **Mediation** - Each member is entitled to one (1) initial sixty-minute office or telephone consultation per separate legal matter at no cost with a network mediator. In the event that the member wishes to retain a participating mediator after the initial consultation, they will be provided with a preferred rate reduction of 25% from the mediator's normal hourly rate. Typical matters may include divorce & child custody, contractual & consumer disputes, real estate & landlord tenant, car accidents & insurance disputes, etc.
- **Free Simple Will prepared by an Attorney - Do It Yourself** Legal Forms Document Preparation - Our simple and inexpensive online/assisted (members will have access to telephonic document preparers) process will enable consumers to complete their own legal document preparation from the comfort of their home, without incurring the cost of an attorney, or dealing with lengthy completion and delivery periods. Member's will receive a preferred discount of 10% off and the types of forms include, divorce, wills, living wills, power of attorneys, immigration and much more.
- **Website** - Members will have access to our online state specific fillable legal forms. Members can create their own legal document preparation from the comfort of their home, without incurring the cost of an attorney. Available forms include wills, living wills, power of attorneys, service, business and much more.

Examples of the types of matters for which members may use this program include:

- **Civil / Consumer Issues**
This category includes issues relating to retail transactions, warranty and other consumer products matters, issues relating to governmental entitlements and benefits, advice on small claims court and other general legal matters.





- **Personal / Family Legal Services**

These services include adoption and guardianship, custody and support matters, divorce, separation and annulment issues, name changes as well as other domestic or family law issues.

- **Financial Matters**

Members are entitled to bankruptcy representation and defense of lending related legal issues by appropriately qualified attorneys.

- **Real Estate**

Real estate services include assistance in the acquisition or sale of real property, lease and rental agreements, property boundary disputes and other matters surrounding personal real property.

- **Criminal Matters**

These services include the defense of both misdemeanor as well as felony criminal acts of all kinds.

- **IRS Matters** This service assists the member in their negotiation with the IRS, whether in an audit environment or to assist them with a lien or a balance due, in order to affect the most favorable outcome.

- **Estate Planning Law**

CLC has secured relationships with estate planning law firms that have agreed to prepare the most popular of estate planning/asset preservation vehicles at prices as low as 25% off usual fees. These services include Wills, Revocable Living Trusts, Charitable Trusts, etc.

- **Immigration and Naturalization**

This category of services include, green cards, U.S. citizenship, work and student visas, family based immigration, deportation and removal defense, INS and immigration court appeals, asylum and many immigration issues.

Matters involving disputes or actions between members and their employer, CLC or its plan sponsors, agents or their officers, directors or employees are specifically excluded from eligibility of this plan. Also excluded are matters that, in the attorney's opinion, lack merit. Court costs, filing fees and fines are the responsibility of the member.





IDENTITY THEFT RESOURCES

ASSISTED RESTORATION AND RECOVERY SERVICES

We assist you with restoring your credit and/or financial reputation. This is achieved by guiding you through the costly steps required to properly dispute fraudulent debts as a result of identity theft. We also create a case file to document actions taken during the resolution/recovery process.

FRAUD RESOLUTION TEAM

You have unlimited access to our team of Fraud Resolution Specialists™. Each FRS™ is an experienced fraud representative and has been trained under the Fair Credit Reporting Act (FCRA). Each FRS is educated on and familiar with prohibited “collection” company activities under the Fair Debt Credit Protection Act (FDCPA). Additional certifications include Certified Identity Theft Risk Management Specialist® and Certified Credit Report Reviewer.

TAX FRAUD ASSISTANCE

Through our staffed CPA’s and Enrolled Agent, and via Power of Attorney, we are able to help victims of tax fraud by working directly on their behalf with the IRS. This is a premium feature you will be hard pressed to find from competitors offering identity theft protection services.

LEGAL SERVICES

You are entitled to a free initial sixty-minute consultation with an attorney concerning each new issue involving theft of your identity. After the initial consultation, the participating attorney may be retained at a preferred rate reduction of 25% off of the attorney’s standard hourly or fixed fee rates.

FINANCIAL COACHING CONSULTATIONS

You are entitled to up to a sixty-minute telephone consultation with a Financial Coach at no cost. A Financial Coach can assist you with restoring and rehabilitating your credit reputation and financial status, which have been damaged as a result of an identity theft crisis or fraud. Coaches have undergone extensive training in this area and have acquired training under the Fair Credit Reporting Act (FCRA). Coaches are also trained under the Fair and Accurate Transactions Act (FACTA) in order to assist in a complete review and understanding of your credit report. Coaches are Certified Credit Counselors, in addition to holding certifications like CFP® Professional, Enrolled Agent, CPA, and Certified Credit Repair Specialist, and experience as former bankers and insurance professionals.





\$25,000 IDENTITY THEFT INSURANCE*

Up to \$25,000 in identity theft insurance with a zero deductible for unauthorized electronic funds transfers from personal checking and savings accounts. This coverage also includes expense reimbursement coverage with a zero deductible for certain fraud-related expenses, such as lost wages as a result of time off work, reasonable attorney's fees (appointed by the insurance company) for defense costs for specific civil suits, notary and certified mailing costs for completing fraud affidavits, long distance phone charges associated with re-establishing your identity, along with many other out-of-pocket expenses that are related to the recovery of your identity.

*Identity Theft Insurance underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. (AIG). The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

