We have all heard the phrase “If you don’t know your rights, you don’t have any”. In today’s world, legal assistance and guidance is critical for making the best, everyday decisions for you and your family. With your LegalShield employee benefit you have access to top rated law firms across the country to protect your legal rights in any situation and you can protect your most valuable asset, your identity. Many of the legal services you or your family needs most are pre-paid through your employee benefit. The program protects you and your family on and off the job, 24 hours a day in all fifty states. Over 44,000 employers nationwide provide LegalShield services to their employees and families. We have been protecting families for over 39 years and currently provide 1.5 million families with legal assistance. Our nationwide network includes over 100,000 attorneys, law firms and local practices.

The Maryland/DC provider law firm is Weinstock, Friedman & Friedman. They have been in business for over 70 years and have over 40 attorneys on staff. They have offices throughout Maryland and the District. The Virginia provider law firm is The Framme Law Firm. They are a 35 year old, full service law firm with over 40 attorneys on staff to assist you with any legal need. They have field offices and referral attorneys throughout Virginia including Reston, Arlington, Alexandria & Richmond.

- **Additional State Provider Law Firms Provided Upon Request. You are covered in all 50 states.**

**Covered Family Members:** You, your spouse/significant other, your dependent children, never married up to 23 who are full-time in college; children, never married up to 21, not in college, living at home; children you are guardian for up to 18; and children mentally or physically challenged regardless of age.

**Preventative Legal Services**

- **Unlimited Consultation for any Personal or Business question is included.** Call your attorney without worrying about how much it will cost, discuss legal issues such as consumer issues, divorce, separation, custody, credit issues, insurance issues, immigration, landlord/tenant issues, defective products. Your legal rights are protected in any situation.

- **Letters and Phone calls by your attorney to resolve legal issues quickly.** Credit or consumer issues. Many times a letter or a phone call from an attorney are taken more seriously and problems are resolved faster.

- **Document and Contract Review.** Have your attorney review all your family’s documents and contracts before you sign them, buying or selling a home, leasing a car or apartment, don’t sign anything before you have your attorney review it.

- **Two Comprehensive Traditional & Living Wills, one for both you and your spouse** that meet your family’s needs are provided at no additional cost. We suggest that you take advantage of this part of the benefit within the first 30 days of coverage. Define guardianship for your children, establish power of attorney. This one aspect of the benefit is a $800 value alone, and annual reviews and updates are also provided at no cost.

**Motor Vehicle Legal Services**

- **Unlimited in Court Traffic Ticket Representation for you and any driving member of your family, even teenage drivers.** Have your attorney represent you or anyone in your family for all traffic tickets anywhere in the United States. Keep points off your driving record and keep your insurance down. Profiling issues, being in the wrong place at the wrong time.

- Representation for criminal charges resulting from operating your car, 100% paid. Manslaughter, negligent homicide represented by your attorney from the first phone call to the last recorded document.

- Assistance to reinstate a suspended driver license.

- Assistance to recover up to $2,000 of personal or property damage for fender benders. (Your attorney can help you recover car repair or medical bills.)

*“Congratulations” Towson University Employees On Your Legal and Identity Theft Employee Benefit Protecting Your Legal, Consumer, Financial, Parental & Civil Rights*
Trial Defense
- Representation for criminal job related charges or any civil lawsuits. If someone names you in a lawsuit, *(someone doesn't like the way you looked at them, or spoke to them)* your benefit provides 60 hours of attorney representation the first benefit year. The second year you have 120 hours of trial defense. The third year you have 180 hours. The fourth year you have 240 hours. The fifth year and every year after that you and your family have 300 hours of attorney representation for civil and criminal defense.

IRS Audit Services
- Have your attorney help you prepare your receipts and documents for an audit. Then let your attorney go sit down with the tax agent for you. Many times he or she will be able to reduce or eliminate any additional taxes. Send a professional. *(You can also use the legal consultation to discuss any tax concerns with your attorney while preparing your tax return.)*

Preferred Member Discount
- Any other legal services not already discussed are at a 25% discount. *(Adoptions, bankruptcies, pre-existing conditions, court time for divorce, custody, DUI and DWI). Consultation, document review, correspondence covered under Preventative Services.*

Legal Shield - Emergency Legal Access
- 24 hours a day, 7 days a week you have access to your attorney. If you or any one in your family is detained or arrested by a law officer, day or night you have someone to call. Profiling, being in the wrong place at the wrong time, driving while a teenager, served with a warrant, involved in an injury accident, call the 24-hour, toll-free number and speak with your attorney. It is like having a video camera at the scene, you have an attorney to call........

IDENTITY THEFT SHIELD
Identity Theft has become a huge concern for Americans today. Your LegalShield plan provides protection against this crime and restoration should it happen to you. All five areas of Identity Theft are covered *(Criminal, Medical, Financial, Character, Employment).*
- **Up-to-Date Credit Reports for you and your spouse** with a detailed analysis of your personal credit scores.
- **Continuous Monitoring of both your entire credit histories** is provided to ensure early detection of any suspicious or fraudulent activity, new credit being opened in your name and any negative notations on your credit report.
- **Credit Restoration Services** if your identity is stolen. Assistance every step of the way to restore your identity including filing police reports, correcting national and credit databases, contacting the United States Postal Service, DMV, the Social Security Administration, re-filing credit applications, affidavits etc.

**Children’s Identity Theft** has become a serious issue today, by the time children are 18 and apply for their first credit card, first apartment, school loan their credit is ruined. You can now protect your children against this highly destructive crime through your employee benefit, for only 25 cents a week you can add your children to your identification protection.

This is a walk-away benefit – If you leave your employer or retire, you can keep this benefit at the same group discounted rate.

If you currently have a legal need, (pre-existing) you are covered and your benefits take effect immediately, you can call your attorney **today.**

Your employee group discounted rate is **$5.98 per week, 86 cents a day** and the $10 enrollment fee is waived. $3.68 per week for Legal only. Plan covers you and your entire family in ALL areas of protection, 24 hours a day in all fifty states.

LegalShield has never raised the benefit fee to an existing customer in 40 years, even if you add dependents or get married.

**PROTECT YOUR LEGAL RIGHTS**.............

Your family benefits take effect immediately. You are always welcome to contact our LegalShield representative, Terry Solimeo at (410) 642-2139, email terry@solimeo.com