

Be fully prepared and  
confident  
**with Legal Benefits**

Renovo Home Partners



Administered By



**A legal benefits plan** can ease the biggest stresses – finding and paying for legal expertise when you need it most.



LegalEASE believes in happy and healthy employees, at work and at home.

 LegalEASE

# The Numbers



■ Affected ■ Total employees

Over **70%** of people will have the need for a lawyer in the next 12 months.<sup>1</sup>



■ Affected ■ Total employees

More than **70%** of those needing an attorney in the next 12 months don't know how to tell a good lawyer from a bad one.<sup>2</sup>

<sup>1</sup> Source: American Bar Association

<sup>2</sup> Source: American Bar Association



# The Numbers

An Attorney  
charges on  
average  
**\$278** per hour<sup>1</sup>.

On average, it costs  
**\$375** to create a  
will<sup>2</sup>.

**What non-members can expect to pay:**

**Retainer Fee**  
**\$5,000 to \$25,000**

**+**

**Litigation Fees**  
**\$10,000 to \$50,000**

**=**

**\$15,000 to \$75,000 total**  
**cost to Employee**

<sup>1</sup> Source: LegalEASE Study, 2015

<sup>2</sup> Source: Legalzoom.com 2014



# COVID-19 is Bringing Financial Disaster to Many Families Who Don't Have Legal Benefits

Many Americans are headed for financial and legal problems in the next few months.



## Bankruptcy

- ✓ Student loan refinancing
- ✓ Lease payments due
- ✓ Mortgage payments
- ✓ Loss of income
- ✓ Loan forgiveness

## Foreclosure

- ✓ Past due payments
- ✓ Liens
- ✓ Refinancing of primary residence
- ✓ Local tax liabilities
- ✓ "Underwater" property values

## Credit Card Bills/Debts

- ✓ Debt collection defense
- ✓ Fraudulent charges
- ✓ Demand letters
- ✓ Credit score
- ✓ Past due balances
- ✓ Payment consolidation

## Landlord/Tenant

- ✓ Evictions
- ✓ Lease provisions
- ✓ Past due rent
- ✓ Live-in guests
- ✓ Notice to Quit
- ✓ Local ordinance violations
- ✓ Landlord violations, trash, premises, etc.



# A Legal Benefits Plan Can Assist During Life Events

## Employees In their 30s

- Will and Estate Planning
- Buying/Selling/Refinancing Your Primary Residence
- Adoptions

## Employees Getting Married

- Name Change
- Purchase of Primary Residence
- Guardianship/Conservatorship
- Governmental Agency Adoptions

## Employees With Teenagers

- Traffic Matters
- Consumer Dispute

## Employees In their 50s

- General Power of Attorney
- Living Will
- Guardianship/Conservatorship
- Living Trust Document

## Employees In their 20s

- Tenant Dispute
- Traffic Matters

## Employees That are Expecting

- Will and Estate Planning
- Purchase/Sale of Primary Residence
- Name Change

## Employees In their 40s

- Living Trust Document
- Foreclosure
- Guardian/Conservatorship

## Employees In their 60s

- Will and Estate Planning
- Living Trust Document
- Sale of Primary Residence
- Health Care Power of Attorney
- General Power of Attorney



# Identity Monitoring Protection



## Benefits of ID Monitoring

Identity Theft Protection offers additional resources to help protect personal identity and information, as well as services to help deal with identity theft in case it happens. Members will have access to:



### Credit Monitoring

- ✓ Members can enjoy peace of mind with proactive monitoring of multiple credit report(s) with alerts of any critical changes.

### Internet Surveillance and Dark Web Monitoring

- ✓ Scans online sources known for illegally buying and selling personal information and notifies you if your identity may be at risk.
- ✓ Dark Web Monitoring monitors activity on the Internet to see if personal information is being traded and/or sold online.

### Identity Theft Insurance

- ✓ Identity Theft Insurance will reimburse members residing in the United States for certain ancillary expenses associated with restoring their identity should they become a victim of identity theft after such member is properly enrolled.

### Full-Service Identity Restoration

- Full-Service Identity Restoration Services include:
- ✓ • A certified specialist
  - ✓ • Use of a specialized limited power of attorney to work on the Member's behalf
  - ✓ • Interactive dispute letters to creditors and agencies
  - ✓ • Interactive dispute letters to credit bureaus
  - ✓ • Interactive identity theft affidavit

### Lost Wallet

- ✓ Protection for credit cards, debit/ATM cards, checkbooks, driver's licenses, Social Security cards, insurance cards, passports, military identification cards, traveler's checks and Medicare/Medicaid identification
- ✓ Support from restoration specialists in canceling and reissuing documents due to lost or stolen wallet or identity documents

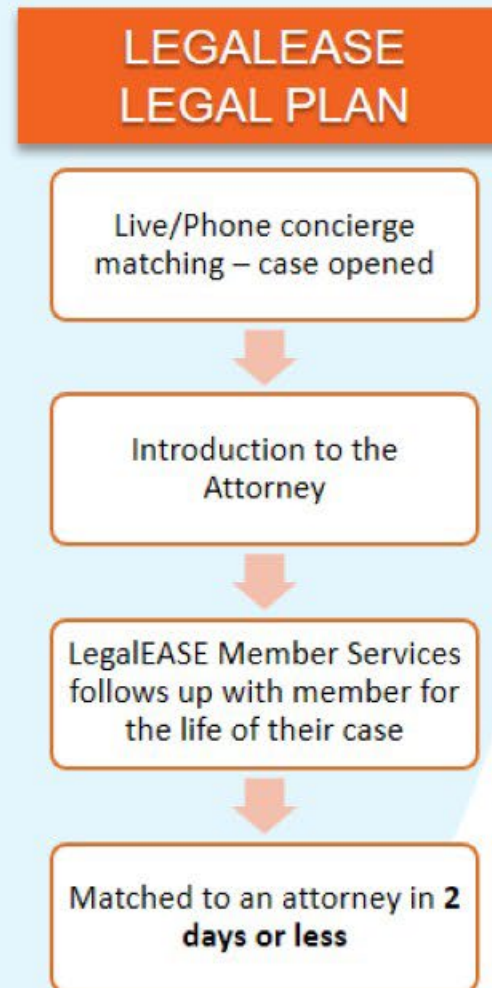
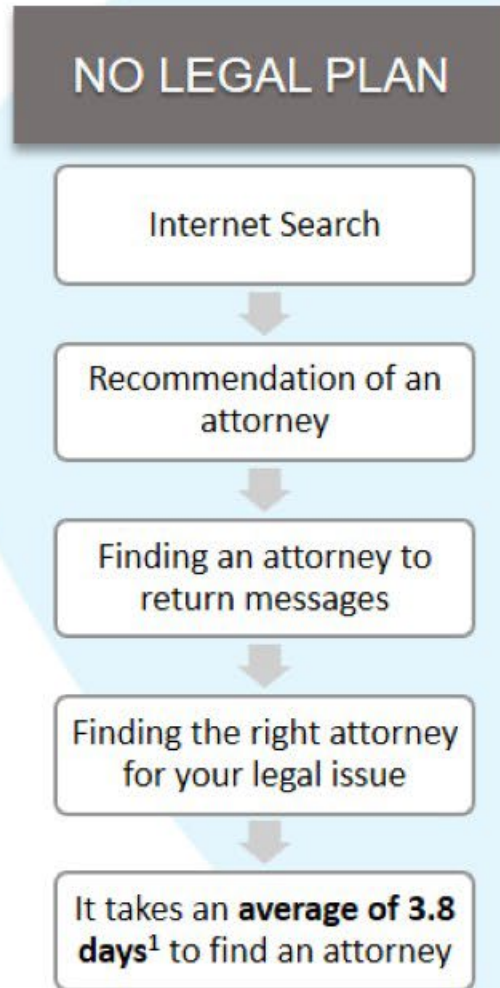
### Child Identity Monitoring

- ✓ CyberAgent, that scours the dark web to identify the illegal trading and selling of monitored personal information, and it alerts parents if a match to their child's information is made
- ✓ Social Security Number trace
- ✓ Full-Service restoration





# The Process of Finding an Attorney



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<sup>1</sup> Source: LegalEASE Employee Health; Legal & Financial Stress Impact Study, 2016, Part II



# What You Get With A Legal Benefits Plan

## Benefits of a LegalEASE Plan

- Coverage for in and out-of-network
- Concierge assistance navigating common legal issues



### Member Focused Care

- ✓ Live Concierge Matching with Dedicated member specialists
- ✓ 98.1% Connection Success to an attorney
- ✓ We match attorneys to your preference and needs including everything from LGBTQ to gender and religion



### Our Attorney Network

- ✓ More than 20,000 network attorneys
- ✓ Members are guaranteed access to an attorney within 23 miles of their home for covered matters
- ✓ Certified before joining and are recertified annually



Advocacy  
Help During  
the Entire  
Legal Matter

Stays with you  
from the  
beginning to  
the end

Can answer  
questions  
about the  
American  
Legal System

Follows up  
with you  
during the life  
of your legal  
matter

Will reach out  
to the attorney  
on your behalf

Advocates  
typically speak  
to about 7  
attorneys  
before  
matching

# What You Get With A Legal Benefits Plan

## Benefits of a LegalEASE Plan

- An attorney with expertise specific to your legal matter
- Access to a national network of attorneys with exceptional experience that are matched to meet your needs

## Our Vetting Process

- ✓ Board-Certified Examination
- ✓ State-Licensed – Locality of Member
- ✓ Examine their Law Practice History
- ✓ 13 Background Question Certification
- ✓ Community/Law Practice Record
- ✓ Review of E&O/Discipline Record
- ✓ Penalty of Perjury Submissions
- ✓ Insurance Requirement
- ✓ **10 years of Attorney Experience**
- ✓ Professional Conduct Code



Attorneys are interviewed and pre-screened before matching them to a member.

With over 20,000 attorneys in our network, we are the **largest U.S. provider**



# Plan Pricing

An Attorney charges  
on average  
**\$278** per hour<sup>1</sup>.

On average, it costs  
**\$375** to create a will<sup>2</sup>.

Instead of all  
those high  
prices,  
LegalEASE  
offers....



<sup>1</sup> Source: LegalEASE Study, 2015

<sup>2</sup> Source: Legalzoom.com 2014

# Plan Pricing

Instead of all those high prices, LegalEASE offers....

## Plan Options:

**Option 1: The LegalEASE Plan**  
\$17.98 monthly, via payroll deduction

Who's Covered:

Employee



Spouse



Dependent Children

Up to age 26



Parents

Elder Benefits designed for Plan member's and Spouse's parents



**Option 2: The LegalEASE Plan + ID Monitoring**  
\$20.48 monthly, via payroll deduction

Who's Covered:

Employee



Spouse



Dependent Children

Up to age 26



Parents

Elder Benefits designed for Plan member's and Spouse's parents





# Reference Material

## Employee Flyer

- Flyer features offered benefits and plan price information.
- Stand alone ID Monitoring Flyer



Flyer



## ID Monitoring Flyer

# Your Customized Microsite



The screenshot displays a web browser window with the URL <https://www.legaleaseplan.com/renovohomepartners>. The page features a navigation bar with links: WELCOME, COVERAGE, ID MONITORING (INCLUDED WITH OPTION 2), NETWORK, and ABOUT. Below the navigation bar, the title "Renovo Home Partners" is followed by two buttons: "LEARN HOW TO ENROLL IN THE LEGALEASE PLAN" and "QUICKSTART CONTACT US". The main content area begins with a "Welcome" section, stating "Benefits Proudly Offered to Renovo Home Partners Employees". The headline reads "Be fully prepared and confident with Legal Benefits", with a subtext "Learn about legal benefits, a smart option for your protection." and "Product Administered By: LegalEASE". A photograph shows a family (a man, a woman, and a child) looking at a document. Below the photo, text explains that a Legal Benefits Plan helps with the stress of finding and paying for legal expertise. It lists benefits: access to a national network of attorneys, coverage for in and out-of-network, coverage help finding a better attorney, and hours of financial counseling. The page also addresses common life events like graduation, getting married, or starting a family, emphasizing the importance of legal protection.



# We're Here When You Need Us




For more information, visit:

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



To learn more, call:  
1(800) 248-9000



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. Plans are underwritten by insurance carrier partners in states where required. Please contact LegalEASE for complete details.

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