

We all make some sort of plan in life.
But do we ever consider the possibility of a legal problem?



Plan Proudly
Offered to



SMU

Employees

Enroll Now in the New LegalGUARD Plan presented by Nationwide®



Nationwide®
On Your Side

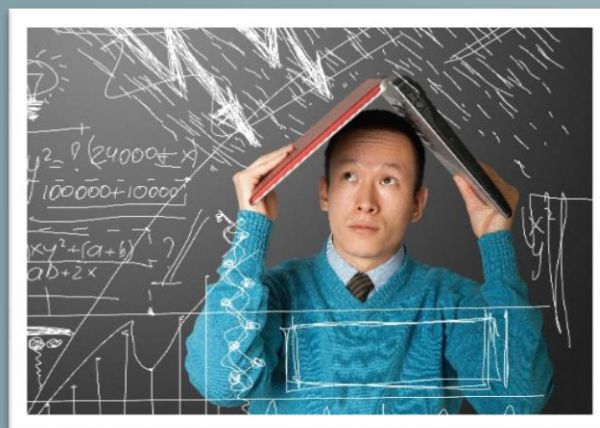
Why do you need legal coverage?

Never have to worry if it's worth calling an attorney again.

You never know when a legal matter may affect you or your family, and there are times in life when it is a good idea to consult an attorney. Legal issues are complicated and disorienting. As many as 7 out of 10 of people you know will have the need for an attorney this year, according to the American Bar Association. This means that each year, only 30% of us will be lucky enough not to deal with the stress of a legal issue. And without the right help, legal matters are tough. Without legal benefits, issues can average anywhere from \$500.00 to \$7,000.00 per issue. The LegalGUARD Plan helps protect you, your family and your savings from unexpected legal costs for many issues.

We understand that when you have a legal need, it is the most important event in your life at that moment. We also know that finding the right attorney on your own can be stressful and dominate much of your time and attention. Protect yourself and your family with the great value of the LegalGUARD Plan.

We have been putting people in touch with quality local attorneys and helping them solve problems since 1971. Our processes are designed to help you save time and to make things less stressful. Also, the providers in our network must meet the most rigorous credentials standards in the market today.



How does the plan work?

The right help when you need it the most.

Finding the right type of attorney when a need arises can be one of the more stressful tasks when dealing with a legal matter. The right help is essential. There are many types of attorneys depending upon what type of issue someone may be facing. We help with this first step. We use our experience and relationships with our network providers to match you to the right type of attorney you need in the right location, with availability to set up a consultation with you. We see this step as a way to save you time, so you can get back to your busy schedule of work, kids or whatever may be just as important. This step alone can **save you hours**. If you use an In Network attorney, you don't have to hassle with forms. LegalEASE works directly with the provider to provide your benefits.

We also always follow up to ensure everything is going well and to see how else we can be of assistance. We believe that quality service is essential, especially in a world today where quality service can be scarce.

So if you have a legal, financial, or identity need, to start getting the help you need, just give us a call. It's that **easy**. We will guide you through the steps and be right with you the entire way.



LegalGUARD Plan Benefits

Benefits are designed to meet the typical needs of an employee and their family. There are no deductibles to worry about for covered services. Benefits cover the attorney's time. Other costs, such as filing fees, are not covered by legal benefits. Listed below are the types of matters that are covered by the new LegalGUARD Plan, presented by Nationwide®. The LegalGUARD plan offers convenience of In Network and Out of Network benefits. Many of the below areas are fully covered, unless noted.

Consultation

- Office Consultation*
- Telephone Advice
- Review of Simple Documents

Consumer

- Consumer Dispute
- Small Claims Court Representation*
- Identity Theft Coaching and Assistance*
- Document Preparation:
 - Simple Deed
 - Promissory Note
- Consumer Dispute Correspondence
- Installment Sales Agreement
- Simple Affidavit
- General Power of Attorney
- Lease Agreement – Tenant Only
- Time Share Agreement
- Mail Order or Internet Dispute*
- Bank Fee Dispute*
- First-Time Vehicle Buyer Dispute*
- Vehicle Repair and Lemon Law Litigation*
- Cell Phone Contract Dispute:
 - Contract Review up to 6 Pages*
- Representation*
- Warranty Dispute:
 - Warranty Review up to 6 Pages*
- Representation*

Financial

- Debt Collection Defense
 - Pre-litigation defense activities
 - Trial defense
- Bankruptcy, Chapter 7 or 13
- Foreclosure
- Tax Audit
- Financial Planning*
- Savings Coaching*
- Budgeting Coaching*
- Credit Coaching*
- Savings Coaching*
- Debt Management Programs*

*Some limitations apply

Home

- Purchase of Primary Residence
- Sale of Primary Residence
- Refinancing of Primary Residence
- Tenant Dispute*

Estate Planning and Wills

- Simple Will or Codicil
- Living Will
- Health Care Power of Attorney
- Living Trust Document
- Probate of Small Estate*

Civil

- Civil Litigation Defense

Family

- Uncontested Separation*
- Consent/default Divorce*
- Uncontested Divorce*
- Contested Divorce*
- Prenuptial Agreement
- Name Change
- Guardianship/Conservatorship*
- Governmental Agency Adoptions*
- Stepparent Adoptions*
- Juvenile Court Proceedings

Criminal

- Traffic Ticket
- Serious Traffic Matters (resulting in suspension or revocation of license)
- Administrative Proceeding (regarding suspension or revocation of license)
- Misdemeanor Defense

Elder/Parents

- Consultation
- Review Documents*
- Standard Wills Prepared*
- Codicil
- Amendment to a single document
- Amendment(s) to spousal document
- Living Will*
- Powers of Attorney*



Benefit Questions Call:
1(800) 248-9000



More Information at:
<https://www.legaleaseplan.com/content/smu>

A plan backed by a strong partnership.

For more than 40 years, LegalEASE has established one of the oldest and most comprehensive networks of attorneys in the legal industry. With more than 17,000 participating plan attorneys, LegalEASE specializes in matching attorneys specific to client needs, when it matters most.

We've partnered with LegalEASE to provide members with solutions that offer support and protection from unexpected legal issues. At Nationwide, we put our members first, because we don't have shareholders.



LegalEASE Corporate Headquarters
5850 San Felipe, Suite 600
Houston, Texas 77057

Member Services: 1(888) 416-4313



For Benefit Questions, Call:

1(800) 248-9000

**For Enrollment Questions, Contact SMU
Human Resources Department at:
(214) 768-3311 or benefits@smu.edu**

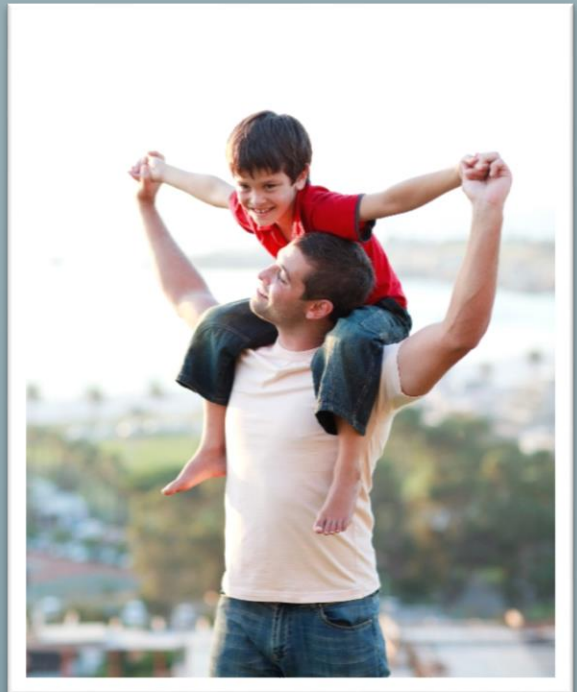


More Information At:

<https://www.legaleaseplan.com/content/smu>

You will enroll at:

<https://my.SMU.edu>



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Plan Cost:

The LegalGUARD Plan + PrivacyArmor is only **\$27.45** per month, via payroll deduction. For more information about PrivacyArmor, please see InfoArmor brochure.

LegalGUARD Covered Family Member Definition:

The Member's spouse or domestic partner and Member's unmarried dependent children, including stepchildren, legally adopted children, children placed in the home for adoption and foster children, up to age 19, and from age 19 up to 25 years if they are enrolled in an accredited school or college as full-time student(s) and are primarily dependent upon the Member for support.

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 LegalEASE or The LegalEASE Group, Houston, Texas.

Product available in all states. Underwritten by Nationwide Mutual Insurance Company and affiliated companies. Please contact LegalEASE for complete details.

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