Be fully prepared and confident with LegalGUARD℠

Proudly offered to SMU Employees

Protect your family’s future with LegalGUARD. LegalGUARD offers valuable benefits to shield your family and savings from unexpected personal legal issues.

What you get with a LegalGUARD plan:
• An attorney with expertise specific to your personal legal matter
• Access to a national network of attorneys with exceptional experience that are matched to meet your needs
• In- and out-of-network coverage
• Concierge help navigating common individual or family legal issues

To learn more.
To learn more:
Call: 1(800) 248-9000
Visit: www.legaleaseplan.com/smu
Member Services: 1(888) 416-4313
LegalGUARD can ease the biggest stresses - finding and paying for a better lawyer.

LegalGUARD is a legal benefits plan, underwritten by Nationwide®, that provides support and protection from unexpected personal legal issues.

Plan Details: The LegalGUARD Plan

$17.90 monthly, via SMU payroll deduction

Who’s covered:

<table>
<thead>
<tr>
<th>Employee</th>
<th>Spouse</th>
<th>Dependent Children</th>
<th>Parents</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Up to age 19, Age 19-25 enrolled full-time at an accredited university</td>
<td>Elder Benefits designed for Plan member’s and Spouse’s parents</td>
</tr>
</tbody>
</table>

The value of a LegalGUARD Plan.

Being a LegalGUARD member saves costly legal fees and provides coverage* for:

**HOME & RESIDENTIAL**
- Purchase of primary residence
- Sale of primary residence
- Refinancing of primary residence
- Tenant dispute
- Foreclosure

**FINANCIAL & CONSUMER**
- Debt collection defense
- Bankruptcy
- Tax audit
- Document preparation
- Consumer dispute
- Small claims court
- Mail order/ internet purchase dispute
- Bank fee dispute
- Cell phone contract dispute
- Identity Theft Assistance
- Financial advisor

**AUTO & TRAFFIC**
- Traffic ticket
- Serious traffic defense (resulting in suspension or revocation of license)
- License Suspension (Administrative proceeding)
- First-time vehicle buyer
- Vehicle repair and lemon law litigation
- Warranty dispute

**FAMILY**
- Separation
- Divorce
- Prenuptial agreement
- Name change
- Guardianship/ conservatorship
- Adoptions
- Juvenile court proceedings
- Elder law
- Immigration

**ESTATE PLANNING & WILLS**
- Will or codicil
- Living will or Health Care Power of Attorney
- Complex will
- Living trust document
- Probate of small estate

**GENERAL**
- Civil litigation defense
- Initial law office consultation
- Review of simple documents
- Mediation
- Misdemeanor Defense

*Please visit https://www.legaleaseplan.com/smu for specific plan benefits

1Limitations apply
2Subject to Managed Case Rules
3Additional benefits
4Discounted rates/Flat rate fees

To enroll, visit: my.smu.edu during SMU’s October Open Enrollment, or during the new employee 31-day enrollment period.

To learn more, call: Member Services: 1(888) 416-4313

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. To learn more about the LegalGUARD Plan, visit legaleaseplan.com/smu or call 1(800) 248-9000. If this benefit summary conflicts in any way with the Policy issued, the policy shall prevail. 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. Product available in all states. Underwritten by Nationwide Mutual Insurance Company and affiliated companies in all states except where underwriting is not required. Nationwide, Nationwide is on your side and the Nationwide N and Eagle are service marks of Nationwide Mutual Insurance Company.

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