

LEGAL SENTINEL, L.L.C.

PRE-PAID LEGAL PLAN

DEAR MEMBER:

THE MEMBER AND ALL COVERED PERSONS WILL RECEIVE THE LEGAL SERVICES (THE "SERVICES") AS OUTLINED IN THIS CONTRACT AND ANY ATTACHMENTS. THIS IS IN RETURN FOR PAYMENT OF THE MEMBERSHIP FEE AND ABIDING BY THE TERMS AND CONDITIONS OF THIS CONTRACT. THE SERVICES WILL BE PROVIDED BY ATTORNEYS DESIGNATED BY THE PLAN, WHO ARE LICENSED ATTORNEYS (REFERRED TO AS THE PROVIDER ATTORNEY OR REFERRAL ATTORNEY AS DEFINED IN THE GENERAL PROVISIONS). ALL REQUESTS FOR SERVICES MUST BE DIRECTED THROUGH THE PROVIDER ATTORNEY IN YOUR STATE OF RESIDENCE DURING NORMAL OFFICE HOURS. SHOULD YOU MOVE TO A NEW STATE, YOUR MEMBERSHIP CONTRACT AND PROVIDER ATTORNEY WILL SWITCH TO YOUR NEW STATE OF RESIDENCE AFTER YOU NOTIFY THE PLAN. THE PLAN WILL ATTEMPT TO LOCATE AN ATTORNEY THAT IS A PROVIDER ATTORNEY CONTRACTED WITH THE PLAN. HOWEVER, IN THE EVENT THE PLAN DOES NOT HAVE A PROVIDER ATTORNEY IN THAT JURISDICTION, PRICING MAY NOT MATCH THE TERMS OF THIS PLAN. IN THE EVENT THE PLAN DOES NOT HAVE AN ATTORNEY IN THE JURISDICTION, THE PROVIDER ATTORNEY MAY REFER THE MEMBER TO AN ATTORNEY WHO IS LICENSED IN THE APPROPRIATE JURISDICTION. THAT ATTORNEY MAY NOT BE COVERED UNDER THE TERMS OF THIS PLAN. PLEASE REFER TO THE GENERAL PROVISIONS AND OTHER SECTIONS OF THIS CONTRACT FOR THE DEFINITION OF CAPITALIZED TERMS.

CONSULTATION SERVICES

A. CONSULTATION. A COVERED PERSON WILL RECEIVE AN INITIAL CONSULTATION FOR EACH PRACTICE AREA AT NO CHARGE FOR UP TO 60 MINUTES BY THE PROVIDER ATTORNEY. THE PROVIDER ATTORNEY WILL PROVIDE A CONSULTATION OF THE COVERED PERSON BY VIDEO CONFERENCE, TELEPHONE, OR IN-OFFICE CONSULTATION. ADDITIONAL CONSULTATION IS AVAILABLE TO THE EXTENT THE PROVIDER ATTORNEY DEEMS IT NECESSARY TO ADEQUATELY ADVISE THE COVERED PERSON ON THE LEGAL MATTER. ANY ADDITIONAL CONSULTATION OR LETTERS FROM THE PROVIDER ATTORNEY AFTER THE FIRST ONE, PER SUBJECT, PER MEMBERSHIP YEAR, WILL BE PROVIDED UNDER THE ADDITIONAL SERVICES FEES.

B. DOCUMENT REVIEW.

1. ESTATE PLANNING: THE COVERED PERSON MAY SUBMIT FOR REVIEW ANY PRIOR ESTATE PLANNING LEGAL DOCUMENTS IN THE FORM OF A WILL, REVOCABLE TRUST, POWER OF ATTORNEY, OR HEALTH DIRECTIVE IN WHICH THE COVERED PERSON IS A CONTRACTING PARTY. DOCUMENT REVIEW DOES NOT INCLUDE REVIEW OF DOCUMENT(S) FOR USE IN PREPARATION OF TRUSTS OR WILLS. THAT REVIEW IS AVAILABLE UNDER THE ADDITIONAL SERVICES FEES DEPENDENT ON THE TYPE OF DOCUMENT.

2. PLAINTIFF'S INJURY AND SOCIAL SECURITY DISABILITY: THE COVERED PERSON MAY SUBMIT FOR REVIEW ANY DOCUMENTS WHICH ARE PERTINENT OR NECESSARY FOR EVALUATION AND LITIGATING THE POTENTIAL MATTER. THAT REVIEW IS COVERED AS PART OF THE CONSULTATION.

THE COVERED PERSON SHALL PROVIDE A COPY OF THE DOCUMENT TO BE REVIEWED, RETAINING THE ORIGINAL(S), TO THE PROVIDER ATTORNEY. THE PROVIDER ATTORNEY WILL REVIEW THE COPY AND ADVISE THE COVERED PERSON BY TELEPHONE, VIDEO CONFERENCE, IN OFFICE CONSULTATION, OR EMAIL COMMUNICATION AT THE PROVIDER ATTORNEY'S DISCRETION ON ANY AREAS OF CONCERN AND THE LEGAL IMPLICATIONS OF THOSE PROVISIONS AND THEIR CONFORMITY TO STATE AND FEDERAL LAW. ANY REVISIONS TO THE REVIEWED DOCUMENT(S) ARE AVAILABLE UNDER THE ADDITIONAL SERVICES FEES DEPENDENT ON THE TYPE OF DOCUMENT.

ESTATE PLANNING SERVICES

A. LAST WILL & TESTAMENT (WILL). A COVERED PERSON IS ENTITLED TO HAVE A LAST WILL AND TESTAMENT PREPARED BY THE PROVIDER ATTORNEY. THE WILL MAY INCLUDE A CODICIL OR AMENDMENT. ANY OTHER PROVISIONS IN THE WILL REGARDING PLANNING FOR ESTATE TAXES, COMPLEX DISTRIBUTIONS, AND SPECIAL NEEDS TRUSTS, WILL BE PROVIDED PURSUANT TO THE ADDITIONAL SERVICES FEES. THESE SERVICES DO NOT INCLUDE THE DISTRIBUTION FOR ANY ASSETS OUTSIDE OF THE UNITED STATES. THE COVERED PERSON DESIRING A WILL MUST COMPLETE A WILL QUESTIONNAIRE, FURNISHED BY THE PROVIDER ATTORNEY, AND RETURNED TO SAME. EXECUTION AND STORAGE OF THE WILL SHALL BE THE SOLE RESPONSIBILITY OF THE COVERED PERSON. THE COVERED PERSON SHALL BE ENTITLED ONCE DURING EACH MEMBERSHIP YEAR TO HAVE THE PROVIDER ATTORNEY REVIEW HIS/HER WILL AND MAKE ANY NECESSARY CHANGES.

B. DURABLE POWER OF ATTORNEY. A COVERED PERSON IS ENTITLED TO HAVE A DURABLE POWER OF ATTORNEY PREPARED ACCORDING TO HIS/HER INSTRUCTIONS AND CONFORMING TO STATE LAW. EXECUTION AND STORAGE OF THE DURABLE POWER OF ATTORNEY SHALL BE THE RESPONSIBILITY OF THE COVERED PERSON. THE COVERED PERSON SHALL BE ENTITLED, ONCE DURING EACH MEMBERSHIP YEAR, TO HAVE THE PROVIDER ATTORNEY REVIEW HIS/HER DURABLE POWER OF ATTORNEY TO MAKE ANY NECESSARY CHANGES.

C. PATIENT ADVOCATE STATEMENT/HEALTH DIRECTIVES. A COVERED PERSON WILL BE ENTITLED TO HAVE A DIRECTIVE TO PHYSICIAN/ LIVING WILL FORM PREPARED WHICH CONFORMS TO STATE LAW. EXECUTION AND STORAGE OF THE DOCUMENT SHALL BE THE RESPONSIBILITY OF THE COVERED PERSON. THE COVERED PERSON SHALL BE ENTITLED ONCE DURING EACH MEMBERSHIP YEAR, TO HAVE THE PROVIDER ATTORNEY REVIEW HIS/HER DIRECTIVE TO PHYSICIAN/LIVING WILL TO MAKE ANY NECESSARY CHANGES.

D. ESTATE PLANNING/ASSET PROTECTION BOOK. A COVERED PERSON WILL BE ENTITLED TO ONE COPY PER HOUSEHOLD OF A BOOK ON ESTATE PLANNING AND ASSET PROTECTION OF THE PROVIDER ATTORNEY, FREE OF CHARGE.

E. QUARTERLY NEWSLETTER. A COVERED PERSON WILL BE ENTITLED TO RECEIVE A COPY OF A NEWSLETTER FROM THE PLAN OR PROVIDER ATTORNEY.

F. TRUST REVIEW. A COVERED PERSON WILL BE ENTITLED TO A ONE-TIME INITIAL REVIEW OF THE COVERED PERSON(S) CURRENT WILL OR REVOCABLE TRUST DOCUMENT FREE OF CHARGE.

PLAINTIFF'S INJURY SERVICES

THE COVERED PERSON SHALL BE ENTITLED TO A CONSULTATION WITH AN ATTORNEY REGARDING THEIR CASE, REVIEW OF RELEVANT DOCUMENTS, AND REPRESENTATION IN SETTLING OR LITIGATING MATTERS RELATED TO THE MEMBER'S POTENTIAL PERSONAL INJURY CLAIM. A COVERED PERSON IS ENTITLED TO REPRESENTATION FOR A CONTINGENT FEE OF TWENTY-EIGHT PERCENT (28%) OF A RECOVERED AWARD AFTER COSTS OF LITIGATION ARE RECOVERED.

SOCIAL SECURITY DISABILITY

THE COVERED PERSON SHALL BE ENTITLED TO A CONSULTATION WITH AN ATTORNEY REGARDING THEIR CASE, REVIEW OF RELEVANT DOCUMENTS, AND REPRESENTATION IN SETTLING OR LITIGATING MATTERS RELATED TO THE MEMBER'S POTENTIAL SOCIAL SECURITY DISABILITY CLAIM. A COVERED PERSON IS ENTITLED TO REPRESENTATION FOR A CONTINGENT FEE OF TWENTY-THREE PERCENT (23%) OF A RECOVERED AWARD AFTER COSTS OF LITIGATION ARE RECOVERED.

GENERAL PROVISIONS

ALL SERVICES ARE A PART OF AND ARE SUBJECT TO THE GENERAL PROVISIONS OF THIS CONTRACT.

A. MEMBER: THE PERSON PARTY TO THIS CONTRACT, WHO SHALL BE A NATURAL PERSON, WHO IS NAMED ACCOUNT OWNER OF THE SPONSORING CREDIT UNION. IF THE MEMBER IS A MEMBER OF A CREDIT UNION THAT IS A SPONSORING ORGANIZATION

OF THE PLAN, THEY MUST REMAIN IN GOOD STANDING WITH THE CREDIT UNION OR THE PRIVILEGES UNDER THIS PLAN WILL BE TERMINATED.

B. COVERED PERSON SHALL INCLUDE: 1. THE MEMBER. 2. THE MEMBER'S SPOUSE. DOCUMENTATION MAY BE REQUIRED BY PLAN OR THE PROVIDER LAW FIRM BEFORE LEGAL SERVICES MAY BE RENDERED.

C. A DEPENDENT IS THE NATURAL OR ADOPTED CHILD OF THE MEMBER, OR MEMBER'S SPOUSE, UNLESS OTHERWISE SPECIFIED IN THIS CONTRACT.

D. CONTRACT: ANY REFERENCE TO "CONTRACT" HEREIN REFERS TO THIS LEGAL SERVICE CONTRACT BETWEEN THE PLAN AND THE MEMBER.

E. AVAILABILITY OF SERVICES: (i) FOR ANY MATTER INVOLVING BOTH THE MEMBER AND ANOTHER COVERED PERSON, ONLY THE MEMBER MAY BE ENTITLED TO SERVICES (ii) COVERED PERSON IS ENTITLED TO THE SERVICES OUTLINED IN THIS CONTRACT ONLY TO THE EXTENT SUCH SERVICES ARE AVAILABLE AND PERMITTED BY THE LAWS OF THE STATE HAVING JURISDICTION OVER THE LEGAL MATTER.

F. ENTIRE AGREEMENT: THIS CONTRACT REPRESENTS THE ENTIRE AGREEMENT BETWEEN THE MEMBER AND THE PLAN.

G. PROVIDER ATTORNEY: THE PROVIDER ATTORNEY IS AN ATTORNEY OR LAW FIRM WHO HAS CONTRACTED WITH THE PLAN TO PROVIDE THE SERVICES DESCRIBED IN THIS CONTRACT IN THE MEMBER'S PRIMARY STATE OF RESIDENCE. THIS DOES NOT REQUIRE ALL LEGAL SERVICES UNDER THE CONTRACT TO BE PERFORMED BY THE PROVIDER ATTORNEY AS THE PROVIDER ATTORNEY OR THE PLAN, UNDER CERTAIN CIRCUMSTANCES, MAY REFER MATTERS TO A REFERRAL ATTORNEY (A "REFERRAL ATTORNEY"). THE REFERRAL ATTORNEY MAY NOT BE CONTRACTED UNDER THIS PLAN AND THE TERMS OF PRICING MAY NOT MATCH THE PLAN.

H. GEOGRAPHICAL AREA OF COVERAGE: THIS CONTRACT ONLY PROVIDES FOR LEGAL SERVICES IN THE 50 STATES OF THE UNITED STATES, EXCEPT WHERE EXCLUDED.

I. EFFECTIVE DATE: THE EFFECTIVE DATE IS THE DATE OF THE CONTRACT BETWEEN THE MEMBER AND THE PLAN. THE EFFECTIVE DATE FOR THIS CONTRACT IS _____ AND SHALL BE AUTOMATICALLY RENEWED ANNUALLY.

J. ELIGIBILITY PERIOD: THE ELIGIBILITY PERIOD BEGINS ON THE EFFECTIVE DATE OF THE CONTRACT AND TERMINATES IMMEDIATELY IN THE EVENT OF CANCELLATION BY THE PLAN FOR FRAUD. IN THE EVENT THIS CONTRACT IS CANCELLED, THE ELIGIBILITY PERIOD SHALL TERMINATE ON THE DATE THE MEMBERSHIP IS NO LONGER PAID CURRENT.

K. MEMBERSHIP YEAR: MEMBERSHIP YEAR SHALL BE DEFINED AS THE PERIOD OF TIME BEGINNING ON THE EFFECTIVE DATE OF THE CONTRACT, EXTENDING FOR A PERIOD OF ONE YEAR THEREAFTER, AND EACH ONE YEAR PERIOD THEREAFTER.

L. THE PLAN: ANY REFERENCE TO THE "PLAN" IN THIS CONTRACT SHALL REFER TO THE LEGAL SENTINEL, L.L.C.

M. GENERAL EXCLUSIONS: THE FOLLOWING ITEMS ARE SPECIFICALLY EXCLUDED FROM THIS CONTRACT, ARE NOT AVAILABLE UNDER THE PLAN DISCOUNT, AND SHALL NOT BE INTERPRETED AS INCLUDED SERVICES UNDER ANY PROVISION OF THE CONTRACT: 1. ANY MATTER INVOLVING ANY COVERED PERSON WHICH ARISES AS A RESULT OF BUSINESS MATTERS OR INTERESTS (REGARDLESS OF THE FORM OF THE ENTITY), INCLUDING: A. OWNERSHIP, MANAGEMENT, OR ASSOCIATION WITH A BUSINESS, PARTNERSHIP, CORPORATE ENTITY, OR TRUST. B. ANY INCOME-PRODUCING PROPERTY OR VENTURE REGARDLESS OF THE FULL-TIME OR PART-TIME NATURE. 2. FINES, COURT COSTS, FILING FEES, AD LITEM FEES, PENALTIES, EXPERT WITNESS FEES, BONDS, BAIL BONDS, AND ANY OUT-OF-POCKET EXPENSES. 3. ANY PERSON OR ENTITY WHO INITIATES OR PARTICIPATES IN A LAWSUIT AGAINST THE PLAN OR ANY OF ITS SUBSIDIARIES OR AFFILIATES, OR IS NAMED AS A DEFENDANT OR RESPONDENT IN A LAWSUIT INITIATED BY THE PLAN OR ANY OF ITS SUBSIDIARIES OR AFFILIATES, SHALL BE SPECIFICALLY EXCLUDED FROM RECEIVING ANY OF THE LEGAL BENEFITS UNDER ANY SERVICE OF THIS CONTRACT, DURING THE PENDENCY OF SUCH LAWSUIT OR UNTIL ITS RESOLUTION. 4. ANY MATTER, ISSUE, CONSULTATION, ACTION, PROCEEDING, OR DISPUTE BETWEEN THE

COVERED PERSON AND THE PROVIDER ATTORNEY OR THE COVERED PERSON AND THE PLAN. 5. ANY MATTER WHICH THE PROVIDER ATTORNEY DETERMINES IS RESOLVED OR HAS BEEN RAISED AN UNREASONABLE NUMBER OF TIMES WITHOUT SUBSTANTIAL CHANGE OF CIRCUMSTANCE. 6. ANY MATTERS WHICH ARE COVERED BY ANY INSURANCE POLICY.

N. ATTORNEY-CLIENT CONTRACT AND REPRESENTATION: ALL SERVICES WHICH MAY REQUIRE PAYMENT OF ANY ANTICIPATED COST OR PAYMENT OF A RETAINER TO THE PROVIDER ATTORNEY TO COVER REASONABLE ANTICIPATED LEGAL SERVICES NOT COVERED BY THE CONTRACT, SHALL BE SUBJECT TO THE TERMS OF AN ATTORNEY-CLIENT CONTRACT. THIS ATTORNEY-CLIENT CONTRACT IS TO BE AGREED UPON BY THE COVERED PERSON AND THE PROVIDER ATTORNEY PRIOR TO THE TIME SERVICES ARE RENDERED. ALL DETERMINATIONS OF RETAINERS AND ANTICIPATED COSTS TO BE INCURRED SHALL BE THE SOLE DISCRETION OF THE PROVIDER ATTORNEY. WHEN APPLICABLE, ELIGIBILITY FOR RECEIPT OF SERVICES UNDER THE CONTRACT IS CONTINGENT UPON PAYMENT OF SUCH RETAINERS AND ANTICIPATED COSTS PRIOR TO COMMENCEMENT OF LEGAL REPRESENTATION. ALL SERVICES AND LEGAL REPRESENTATION WILL BE LIMITED TO THE SERVICES AVAILABLE UNDER THIS CONTRACT AND THE PROVIDER ATTORNEY HAS NO DUTY OR RELATIONSHIP BEYOND THE SPECIFIED SERVICES.

O. PROVIDER ATTORNEY'S PROFESSIONAL JUDGMENT: IT IS IN THE SOLE DISCRETION OF THE PROVIDER ATTORNEY TO DETERMINE WHETHER CLAIMS OR DEFENSES, PERTAINING TO ANY MATTER UNDER ANY SERVICE OF THIS CONTRACT, PRESENT FRIVOLOUS OR OTHERWISE UNMERITORIOUS CLAIMS OR DEFENSES, INCLUDING DECISIONS TO TAKE ANY CONTINGENCY CASE, TO APPEAL ANY JUDGMENT, OR DECISION. THE PROVIDER ATTORNEY RESERVES THE RIGHT TO MAKE INDEPENDENT PROFESSIONAL JUDGMENTS. THE PLAN WILL IN NO WAY INFLUENCE OR ATTEMPT TO AFFECT THE RENDERING OF PROFESSIONAL SERVICES BY THE PROVIDER ATTORNEY.

P. EXAMINATION RIGHT: THE MEMBER SHALL HAVE 10-DAYS AFTER DELIVERY TO EXAMINE THE CONTRACT. IF THE MEMBER IS NOT SATISFIED WITH IT FOR ANY REASON, THE MEMBER MAY SEND WRITTEN NOTICE RESCINDING THE CONTRACT. UPON THE MEMBER'S DELIVERY OF WRITTEN NOTICE OF RESCISSION OF THE CONTRACT TO THE PLAN OR THE AGENT THROUGH WHOM IT WAS PURCHASED, WITHIN 10-DAYS OF DELIVERY, THE CONTRACT SHALL BE VOID FROM THE BEGINNING AND THE PARTIES SHALL BE IN THE SAME POSITION AS IF THIS CONTRACT HAD NOT BEEN ISSUED.

Q. CANCELLATION OF CONTRACT: THE PLAN MAY CANCEL THIS CONTRACT FOR FRAUD, NON-PAYMENT OF MEMBERSHIP FEES, OR IF THE PROVIDER ATTORNEY DETERMINES, IN HIS OR HER PROFESSIONAL JUDGMENT, THAT THE MEMBER IS UNABLE, UNWILLING, OR INCAPABLE OF ACCEPTING OR UNDERSTANDING LEGAL ADVICE AND SERVICES. THE PLAN SHALL NOTIFY THE MEMBER IN WRITING OF ANY SUCH CANCELLATION. ALL SERVICES WILL AUTOMATICALLY TERMINATE AT THE END OF THE ELIGIBILITY PERIOD. THE MEMBER MAY CANCEL THE CONTRACT AT ANY TIME BY GIVING NOTICE TO THE PLAN. UPON WRITTEN REQUEST, THE MEMBER SHALL BE ENTITLED TO BE REIMBURSED THE UNUSED PORTION OF THE MEMBERSHIP FEES, IF APPLICABLE, PAID FOR THIS CONTRACT. THE AMOUNT TO BE CALCULATED ON A PRO-RATA BASIS OVER THE PAYMENT PERIOD. THE PAYMENT PERIOD IS THE ANNUAL PAYMENT, PRO-RATED ON A MONTHLY BASIS, FOR MEMBERSHIP FEES ON THE APPLICATION. ANY ENROLLMENT FEES ARE CONSIDERED EARNED WHEN PAID AND WILL NOT BE REFUNDED SHOULD THIS CONTRACT BE CANCELLED BY THE MEMBER. IN THE EVENT OF CANCELLATION BY THE PLAN, SERVICES WILL ONLY BE PROVIDED FOR THOSE MATTERS REPORTED IN WRITING TO THE PROVIDER ATTORNEY DURING THE ELIGIBILITY PERIOD.

R. SETTLEMENT OF DISPUTES: ALL DISPUTES OR CLAIMS RELATING TO THE PLAN; THIS CONTRACT; ANY PLAN PRODUCTS OR SERVICES; ANY CLAIMS OR CAUSES OF ACTION BETWEEN ANY COVERED PERSON, THE PLAN AND ANY OF THE PLAN'S OFFICERS, DIRECTORS, EMPLOYEES, OR AFFILIATES, WHETHER IN TORT OR CONTRACT; SHALL BE SETTLED TOTALLY AND FINALLY BY ARBITRATION ACCORDING TO THE COMMERCIAL ARBITRATION RULES OF THE AMERICAN ARBITRATION ASSOCIATION. IF AGREED UPON, THE COVERED PERSON AND THE PLAN MAY USE OTHER PROCESSES TO SETTLE THE DISPUTES OR CLAIMS. IF ANY COVERED PERSON FILES A CLAIM OR COUNTERCLAIM AGAINST THE PLAN OR ANY OF ITS OFFICERS, DIRECTORS, EMPLOYEES, OR AFFILIATES IN ANY SUCH ARBITRATION, HE OR SHE MAY DO SO ONLY ON AN INDIVIDUAL BASIS AND NOT WITH ANY OTHER MEMBER OR AS PART OF A CLASS ACTION.

S. DUPLICATION OF COVERAGE: A COVERED PERSON MAY NOT SECURE SERVICES FROM THE PROVIDER ATTORNEY FOR THE SAME MATTER UNDER MORE THAN ONE CONTRACT, AND MAY NOT SECURE THE SERVICES OF MORE THAN ONE ATTORNEY ON ANY GIVEN SUBJECT MATTER.

T. CHANGE OF CONTRACT: NO CHANGE IN THE CONTRACT SHALL BE VALID UNTIL APPROVED BY AN OFFICER OF THE PLAN AND ENDORSED ON OR ATTACHED TO THE CONTRACT. NO AGENT OR SALES ASSOCIATE HAS AUTHORITY TO CHANGE THE CONTRACT OR TO WAIVE ANY OF ITS PROVISIONS. A 30-DAY NOTICE WILL BE GIVEN SHOULD THERE BE ANY CHANGE IN THIS CONTRACT.

U. REINSTATEMENT PROCEDURE: THE MEMBER MAY SEEK TO REINSTATE THIS CONTRACT AFTER CANCELLATION IF THE CONTRACT IS STILL OFFERED BY THE PLAN. THE PLAN, AT ITS SOLE DISCRETION, MAY REINSTATE THIS CONTRACT UPON PAYMENT BY THE MEMBER OF THE APPROPRIATE FEE. THE EFFECTIVE DATE OF THE REINSTATEMENT AND AVAILABILITY OF SERVICES SHALL BE THE DATE THE REINSTATEMENT IS ACCEPTED AND PROCESSED BY THE PLAN. SERVICES ARE NOT AVAILABLE FOR ANY ACT OR OCCURRENCE DURING THE LAPSE PERIOD.

V. CHANGE IN FEES: THE PLAN RESERVES THE RIGHT TO CHANGE THE ESTABLISHED MEMBERSHIP FEE FOR THIS MEMBERSHIP. CHANGES IN THE MEMBERSHIP FEE WILL ONLY OCCUR AFTER THE CURRENT PAYMENT PERIOD HAS EXPIRED. SHOULD THE MEMBERSHIP FEE BE CHANGED, THE MEMBER WILL BE GIVEN A 30-DAY WRITTEN NOTICE.

W. SEVERABILITY: IF ANY PROVISION OF THIS CONTRACT IS DEEMED INVALID OR UNENFORCEABLE IN ANY RESPECT, SUCH PROVISION SHALL BE, TO THE EXTENT POSSIBLE, REFORMED TO MAKE IT EFFECTIVE. IF ANY PROVISION IS DEEMED INVALID AND INCAPABLE OF BEING REFORMED, IT SHALL NOT IMPACT THE VALIDITY AND ENFORCEABILITY OF ALL OTHER PROVISIONS OF THIS CONTRACT, WHICH SHALL REMAIN VALID AND ENFORCEABLE.

X. SUBROGATION: IF THE PLAN OR PROVIDER ATTORNEY MAKES A PAYMENT UNDER THIS CONTRACT, AND THE PERSON TO OR FOR WHOM PAYMENT WAS MADE HAS A RIGHT TO RECOVER DAMAGES FROM ANOTHER, THE PLAN OR PROVIDER ATTORNEY SHALL BE SUBROGATED TO THAT RIGHT.

Y. RELEASE OF INFORMATION: IN ORDER TO PROMOTE CUSTOMER SERVICE, ANY COVERED PERSON SUBMITTING A CONCERN ABOUT A PROVIDER ATTORNEY AUTHORIZES THE PROVIDER LAW FIRM TO DISCLOSE TO THE PLAN ALL COMMUNICATIONS BETWEEN THE COVERED PERSON AND THE PROVIDER ATTORNEY. A COVERED PERSON SHOULD CONTACT MEMBER SERVICES WITH A COMPLAINT OR A CONCERN. A WRITTEN RELEASE MAY BE REQUIRED FOR THE PROVIDER ATTORNEY TO RESPOND TO A COMPLAINT. ADDITIONALLY, ALL COVERED PERSONS PERSONAL INFORMATION IS ELECTRONICALLY STORED AND SHALL BE PROTECTED TO MEET ALL APPLICABLE INFORMATION SECURITY STANDARDS OF STATE AND FEDERAL LAW.

Z. ADEQUATE AND TIMELY NOTICE: THE COVERED PERSON MUST SUBMIT TO THE PROVIDER ATTORNEY ADEQUATE FACTS, NECESSARY DOCUMENTS, AND AUTHORIZATIONS, IN A TIMELY MANNER, TO RECEIVE SERVICES UNDER THIS CONTRACT. A TRIAL DEFENSE MATTER MUST BE REPORTED TO THE PROVIDER ATTORNEY WITHIN 10-DAYS OF RECEIVING FIRST NOTICE OF THE MATTER. FAILURE TO TIMELY SUBMIT ADEQUATE DOCUMENTS AND FACTS TO THE PROVIDER ATTORNEY SHALL RENDER ANY OBLIGATION OF THE PROVIDER ATTORNEY TO ENTER AN APPEARANCE IN THE MATTER, OR TO PROVIDE ANY OTHER SERVICES, NULL AND VOID.

CHIEF EXECUTIVE OFFICER

CHRISTOPHER FRANK

LEGAL SENTINEL, L.L.C.

PRE-PAID LEGAL PLAN

DEAR MEMBER:

THE MEMBER AND ALL COVERED PERSONS WILL RECEIVE THE LEGAL SERVICES (THE "SERVICES") AS OUTLINED IN THIS CONTRACT AND ANY ATTACHMENTS. THIS IS IN RETURN FOR PAYMENT OF THE MEMBERSHIP FEE AND ABIDING BY THE TERMS AND CONDITIONS OF THIS CONTRACT. THE SERVICES WILL BE PROVIDED BY ATTORNEYS DESIGNATED BY THE PLAN, WHO ARE LICENSED ATTORNEYS (REFERRED TO AS THE PROVIDER ATTORNEY OR REFERRAL ATTORNEY AS DEFINED IN THE GENERAL PROVISIONS). ALL REQUESTS FOR SERVICES MUST BE DIRECTED THROUGH THE PROVIDER ATTORNEY IN YOUR STATE OF RESIDENCE DURING NORMAL OFFICE HOURS. SHOULD YOU MOVE TO A NEW STATE, YOUR MEMBERSHIP CONTRACT AND PROVIDER ATTORNEY WILL SWITCH TO YOUR NEW STATE OF RESIDENCE AFTER YOU NOTIFY THE PLAN. THE PLAN WILL ATTEMPT TO LOCATE AN ATTORNEY THAT IS A PROVIDER ATTORNEY CONTRACTED WITH THE PLAN. HOWEVER, IN THE EVENT THE PLAN DOES NOT HAVE A PROVIDER ATTORNEY IN THAT JURISDICTION, PRICING MAY NOT MATCH THE TERMS OF THIS PLAN. IN THE EVENT THE PLAN DOES NOT HAVE AN ATTORNEY IN THE JURISDICTION, THE PROVIDER ATTORNEY MAY REFER THE MEMBER TO AN ATTORNEY WHO IS LICENSED IN THE APPROPRIATE JURISDICTION. THAT ATTORNEY MAY NOT BE COVERED UNDER THE TERMS OF THIS PLAN. PLEASE REFER TO THE GENERAL PROVISIONS AND OTHER SECTIONS OF THIS CONTRACT FOR THE DEFINITION OF CAPITALIZED TERMS.

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D. CONTRACT: ANY REFERENCE TO "CONTRACT" HEREIN REFERS TO THIS LEGAL SERVICE CONTRACT BETWEEN THE PLAN AND THE MEMBER.

E. AVAILABILITY OF SERVICES: (i) FOR ANY MATTER INVOLVING BOTH THE MEMBER AND ANOTHER COVERED PERSON, ONLY THE MEMBER MAY BE ENTITLED TO SERVICES (ii) COVERED PERSON IS ENTITLED TO THE SERVICES OUTLINED IN THIS CONTRACT ONLY TO THE EXTENT SUCH SERVICES ARE AVAILABLE AND PERMITTED BY THE LAWS OF THE STATE HAVING JURISDICTION OVER THE LEGAL MATTER.

F. ENTIRE AGREEMENT: THIS CONTRACT REPRESENTS THE ENTIRE AGREEMENT BETWEEN THE MEMBER AND THE PLAN.

G. PROVIDER ATTORNEY: THE PROVIDER ATTORNEY IS AN ATTORNEY OR LAW FIRM WHO HAS CONTRACTED WITH THE PLAN TO PROVIDE THE SERVICES DESCRIBED IN THIS CONTRACT IN THE MEMBER'S PRIMARY STATE OF RESIDENCE. THIS DOES NOT REQUIRE ALL LEGAL SERVICES UNDER THE CONTRACT TO BE PERFORMED BY THE PROVIDER ATTORNEY AS THE PROVIDER ATTORNEY OR THE PLAN, UNDER CERTAIN CIRCUMSTANCES, MAY REFER MATTERS TO A REFERRAL ATTORNEY (A "REFERRAL ATTORNEY"). THE REFERRAL ATTORNEY MAY NOT BE CONTRACTED UNDER THIS PLAN AND THE TERMS OF PRICING MAY NOT MATCH THE PLAN.

H. GEOGRAPHICAL AREA OF COVERAGE: THIS CONTRACT ONLY PROVIDES FOR LEGAL SERVICES IN THE 50 STATES OF THE UNITED STATES, EXCEPT WHERE EXCLUDED.

I. EFFECTIVE DATE: THE EFFECTIVE DATE IS THE DATE OF THE CONTRACT BETWEEN THE MEMBER AND THE PLAN. THE EFFECTIVE DATE FOR THIS CONTRACT IS _____ AND SHALL BE AUTOMATICALLY RENEWED ANNUALLY.

J. ELIGIBILITY PERIOD: THE ELIGIBILITY PERIOD BEGINS ON THE EFFECTIVE DATE OF THE CONTRACT AND TERMINATES IMMEDIATELY IN THE EVENT OF CANCELLATION BY THE PLAN FOR FRAUD. IN THE EVENT THIS CONTRACT IS CANCELLED, THE ELIGIBILITY PERIOD SHALL TERMINATE ON THE DATE THE MEMBERSHIP IS NO LONGER PAID CURRENT.

K. MEMBERSHIP YEAR: MEMBERSHIP YEAR SHALL BE DEFINED AS THE PERIOD OF TIME BEGINNING ON THE EFFECTIVE DATE OF THE CONTRACT, EXTENDING FOR A PERIOD OF ONE YEAR THEREAFTER, AND EACH ONE YEAR PERIOD THEREAFTER.

L. THE PLAN: ANY REFERENCE TO THE "PLAN" IN THIS CONTRACT SHALL REFER TO THE LEGAL SENTINEL, L.L.C.

M. GENERAL EXCLUSIONS: THE FOLLOWING ITEMS ARE SPECIFICALLY EXCLUDED FROM THIS CONTRACT, ARE NOT AVAILABLE UNDER THE PLAN DISCOUNT, AND SHALL NOT BE INTERPRETED AS INCLUDED SERVICES UNDER ANY PROVISION OF THE CONTRACT: 1. ANY MATTER INVOLVING ANY COVERED PERSON WHICH ARISES AS A RESULT OF BUSINESS MATTERS OR INTERESTS (REGARDLESS OF THE FORM OF THE ENTITY), INCLUDING: A. OWNERSHIP, MANAGEMENT, OR ASSOCIATION WITH A BUSINESS, PARTNERSHIP, CORPORATE ENTITY, OR TRUST. B. ANY INCOME-PRODUCING PROPERTY OR VENTURE REGARDLESS OF THE FULL-TIME OR PART-TIME NATURE. 2. FINES, COURT COSTS, FILING FEES, AD LITEM FEES, PENALTIES, EXPERT WITNESS FEES, BONDS, BAIL BONDS, AND ANY OUT-OF-POCKET EXPENSES. 3. ANY PERSON OR ENTITY WHO INITIATES OR PARTICIPATES IN A LAWSUIT AGAINST THE PLAN OR ANY OF ITS SUBSIDIARIES OR AFFILIATES, OR IS NAMED AS A DEFENDANT OR RESPONDENT IN A LAWSUIT INITIATED BY THE PLAN OR ANY OF ITS SUBSIDIARIES OR AFFILIATES, SHALL BE SPECIFICALLY EXCLUDED FROM RECEIVING ANY OF THE LEGAL BENEFITS UNDER ANY SERVICE OF THIS CONTRACT, DURING THE PENDENCY OF SUCH LAWSUIT OR UNTIL ITS RESOLUTION. 4. ANY MATTER, ISSUE, CONSULTATION, ACTION, PROCEEDING, OR DISPUTE BETWEEN THE

COVERED PERSON AND THE PROVIDER ATTORNEY OR THE COVERED PERSON AND THE PLAN. 5. ANY MATTER WHICH THE PROVIDER ATTORNEY DETERMINES IS RESOLVED OR HAS BEEN RAISED AN UNREASONABLE NUMBER OF TIMES WITHOUT SUBSTANTIAL CHANGE OF CIRCUMSTANCE. 6. ANY MATTERS WHICH ARE COVERED BY ANY INSURANCE POLICY.

N. ATTORNEY-CLIENT CONTRACT AND REPRESENTATION: ALL SERVICES WHICH MAY REQUIRE PAYMENT OF ANY ANTICIPATED COST OR PAYMENT OF A RETAINER TO THE PROVIDER ATTORNEY TO COVER REASONABLE ANTICIPATED LEGAL SERVICES NOT COVERED BY THE CONTRACT, SHALL BE SUBJECT TO THE TERMS OF AN ATTORNEY-CLIENT CONTRACT. THIS ATTORNEY-CLIENT CONTRACT IS TO BE AGREED UPON BY THE COVERED PERSON AND THE PROVIDER ATTORNEY PRIOR TO THE TIME SERVICES ARE RENDERED. ALL DETERMINATIONS OF RETAINERS AND ANTICIPATED COSTS TO BE INCURRED SHALL BE THE SOLE DISCRETION OF THE PROVIDER ATTORNEY. WHEN APPLICABLE, ELIGIBILITY FOR RECEIPT OF SERVICES UNDER THE CONTRACT IS CONTINGENT UPON PAYMENT OF SUCH RETAINERS AND ANTICIPATED COSTS PRIOR TO COMMENCEMENT OF LEGAL REPRESENTATION. ALL SERVICES AND LEGAL REPRESENTATION WILL BE LIMITED TO THE SERVICES AVAILABLE UNDER THIS CONTRACT AND THE PROVIDER ATTORNEY HAS NO DUTY OR RELATIONSHIP BEYOND THE SPECIFIED SERVICES.

O. PROVIDER ATTORNEY'S PROFESSIONAL JUDGMENT: IT IS IN THE SOLE DISCRETION OF THE PROVIDER ATTORNEY TO DETERMINE WHETHER CLAIMS OR DEFENSES, PERTAINING TO ANY MATTER UNDER ANY SERVICE OF THIS CONTRACT, PRESENT FRIVOLOUS OR OTHERWISE UNMERITORIOUS CLAIMS OR DEFENSES, INCLUDING DECISIONS TO TAKE ANY CONTINGENCY CASE, TO APPEAL ANY JUDGMENT, OR DECISION. THE PROVIDER ATTORNEY RESERVES THE RIGHT TO MAKE INDEPENDENT PROFESSIONAL JUDGMENTS. THE PLAN WILL IN NO WAY INFLUENCE OR ATTEMPT TO AFFECT THE RENDERING OF PROFESSIONAL SERVICES BY THE PROVIDER ATTORNEY.

P. EXAMINATION RIGHT: THE MEMBER SHALL HAVE 10-DAYS AFTER DELIVERY TO EXAMINE THE CONTRACT. IF THE MEMBER IS NOT SATISFIED WITH IT FOR ANY REASON, THE MEMBER MAY SEND WRITTEN NOTICE RESCINDING THE CONTRACT. UPON THE MEMBER'S DELIVERY OF WRITTEN NOTICE OF RESCISSION OF THE CONTRACT TO THE PLAN OR THE AGENT THROUGH WHOM IT WAS PURCHASED, WITHIN 10-DAYS OF DELIVERY, THE CONTRACT SHALL BE VOID FROM THE BEGINNING AND THE PARTIES SHALL BE IN THE SAME POSITION AS IF THIS CONTRACT HAD NOT BEEN ISSUED.

Q. CANCELLATION OF CONTRACT: THE PLAN MAY CANCEL THIS CONTRACT FOR FRAUD, NON-PAYMENT OF MEMBERSHIP FEES, OR IF THE PROVIDER ATTORNEY DETERMINES, IN HIS OR HER PROFESSIONAL JUDGMENT, THAT THE MEMBER IS UNABLE, UNWILLING, OR INCAPABLE OF ACCEPTING OR UNDERSTANDING LEGAL ADVICE AND SERVICES. THE PLAN SHALL NOTIFY THE MEMBER IN WRITING OF ANY SUCH CANCELLATION. ALL SERVICES WILL AUTOMATICALLY TERMINATE AT THE END OF THE ELIGIBILITY PERIOD. THE MEMBER MAY CANCEL THE CONTRACT AT ANY TIME BY GIVING NOTICE TO THE PLAN. UPON WRITTEN REQUEST, THE MEMBER SHALL BE ENTITLED TO BE REIMBURSED THE UNUSED PORTION OF THE MEMBERSHIP FEES, IF APPLICABLE, PAID FOR THIS CONTRACT. THE AMOUNT TO BE CALCULATED ON A PRO-RATA BASIS OVER THE PAYMENT PERIOD. THE PAYMENT PERIOD IS THE ANNUAL PAYMENT, PRO-RATED ON A MONTHLY BASIS, FOR MEMBERSHIP FEES ON THE APPLICATION. ANY ENROLLMENT FEES ARE CONSIDERED EARNED WHEN PAID AND WILL NOT BE REFUNDED SHOULD THIS CONTRACT BE CANCELLED BY THE MEMBER. IN THE EVENT OF CANCELLATION BY THE PLAN, SERVICES WILL ONLY BE PROVIDED FOR THOSE MATTERS REPORTED IN WRITING TO THE PROVIDER ATTORNEY DURING THE ELIGIBILITY PERIOD.

R. SETTLEMENT OF DISPUTES: ALL DISPUTES OR CLAIMS RELATING TO THE PLAN; THIS CONTRACT; ANY PLAN PRODUCTS OR SERVICES; ANY CLAIMS OR CAUSES OF ACTION BETWEEN ANY COVERED PERSON, THE PLAN AND ANY OF THE PLAN'S OFFICERS, DIRECTORS, EMPLOYEES, OR AFFILIATES, WHETHER IN TORT OR CONTRACT; SHALL BE SETTLED TOTALLY AND FINALLY BY ARBITRATION ACCORDING TO THE COMMERCIAL ARBITRATION RULES OF THE AMERICAN ARBITRATION ASSOCIATION. IF AGREED UPON, THE COVERED PERSON AND THE PLAN MAY USE OTHER PROCESSES TO SETTLE THE DISPUTES OR CLAIMS. IF ANY COVERED PERSON FILES A CLAIM OR COUNTERCLAIM AGAINST THE PLAN OR ANY OF ITS OFFICERS, DIRECTORS, EMPLOYEES, OR AFFILIATES IN ANY SUCH ARBITRATION, HE OR SHE MAY DO SO ONLY ON AN INDIVIDUAL BASIS AND NOT WITH ANY OTHER MEMBER OR AS PART OF A CLASS ACTION.

S. DUPLICATION OF COVERAGE: A COVERED PERSON MAY NOT SECURE SERVICES FROM THE PROVIDER ATTORNEY FOR THE SAME MATTER UNDER MORE THAN ONE CONTRACT, AND MAY NOT SECURE THE SERVICES OF MORE THAN ONE ATTORNEY ON ANY GIVEN SUBJECT MATTER.

T. CHANGE OF CONTRACT: NO CHANGE IN THE CONTRACT SHALL BE VALID UNTIL APPROVED BY AN OFFICER OF THE PLAN AND ENDORSED ON OR ATTACHED TO THE CONTRACT. NO AGENT OR SALES ASSOCIATE HAS AUTHORITY TO CHANGE THE CONTRACT OR TO WAIVE ANY OF ITS PROVISIONS. A 30-DAY NOTICE WILL BE GIVEN SHOULD THERE BE ANY CHANGE IN THIS CONTRACT.

U. REINSTATEMENT PROCEDURE: THE MEMBER MAY SEEK TO REINSTATE THIS CONTRACT AFTER CANCELLATION IF THE CONTRACT IS STILL OFFERED BY THE PLAN. THE PLAN, AT ITS SOLE DISCRETION, MAY REINSTATE THIS CONTRACT UPON PAYMENT BY THE MEMBER OF THE APPROPRIATE FEE. THE EFFECTIVE DATE OF THE REINSTATEMENT AND AVAILABILITY OF SERVICES SHALL BE THE DATE THE REINSTATEMENT IS ACCEPTED AND PROCESSED BY THE PLAN. SERVICES ARE NOT AVAILABLE FOR ANY ACT OR OCCURRENCE DURING THE LAPSE PERIOD.

V. CHANGE IN FEES: THE PLAN RESERVES THE RIGHT TO CHANGE THE ESTABLISHED MEMBERSHIP FEE FOR THIS MEMBERSHIP. CHANGES IN THE MEMBERSHIP FEE WILL ONLY OCCUR AFTER THE CURRENT PAYMENT PERIOD HAS EXPIRED. SHOULD THE MEMBERSHIP FEE BE CHANGED, THE MEMBER WILL BE GIVEN A 30-DAY WRITTEN NOTICE.

W. SEVERABILITY: IF ANY PROVISION OF THIS CONTRACT IS DEEMED INVALID OR UNENFORCEABLE IN ANY RESPECT, SUCH PROVISION SHALL BE, TO THE EXTENT POSSIBLE, REFORMED TO MAKE IT EFFECTIVE. IF ANY PROVISION IS DEEMED INVALID AND INCAPABLE OF BEING REFORMED, IT SHALL NOT IMPACT THE VALIDITY AND ENFORCEABILITY OF ALL OTHER PROVISIONS OF THIS CONTRACT, WHICH SHALL REMAIN VALID AND ENFORCEABLE.

X. SUBROGATION: IF THE PLAN OR PROVIDER ATTORNEY MAKES A PAYMENT UNDER THIS CONTRACT, AND THE PERSON TO OR FOR WHOM PAYMENT WAS MADE HAS A RIGHT TO RECOVER DAMAGES FROM ANOTHER, THE PLAN OR PROVIDER ATTORNEY SHALL BE SUBROGATED TO THAT RIGHT.

Y. RELEASE OF INFORMATION: IN ORDER TO PROMOTE CUSTOMER SERVICE, ANY COVERED PERSON SUBMITTING A CONCERN ABOUT A PROVIDER ATTORNEY AUTHORIZES THE PROVIDER LAW FIRM TO DISCLOSE TO THE PLAN ALL COMMUNICATIONS BETWEEN THE COVERED PERSON AND THE PROVIDER ATTORNEY. A COVERED PERSON SHOULD CONTACT MEMBER SERVICES WITH A COMPLAINT OR A CONCERN. A WRITTEN RELEASE MAY BE REQUIRED FOR THE PROVIDER ATTORNEY TO RESPOND TO A COMPLAINT. ADDITIONALLY, ALL COVERED PERSONS PERSONAL INFORMATION IS ELECTRONICALLY STORED AND SHALL BE PROTECTED TO MEET ALL APPLICABLE INFORMATION SECURITY STANDARDS OF STATE AND FEDERAL LAW.

Z. ADEQUATE AND TIMELY NOTICE: THE COVERED PERSON MUST SUBMIT TO THE PROVIDER ATTORNEY ADEQUATE FACTS, NECESSARY DOCUMENTS, AND AUTHORIZATIONS, IN A TIMELY MANNER, TO RECEIVE SERVICES UNDER THIS CONTRACT. A TRIAL DEFENSE MATTER MUST BE REPORTED TO THE PROVIDER ATTORNEY WITHIN 10-DAYS OF RECEIVING FIRST NOTICE OF THE MATTER. FAILURE TO TIMELY SUBMIT ADEQUATE DOCUMENTS AND FACTS TO THE PROVIDER ATTORNEY SHALL RENDER ANY OBLIGATION OF THE PROVIDER ATTORNEY TO ENTER AN APPEARANCE IN THE MATTER, OR TO PROVIDE ANY OTHER SERVICES, NULL AND VOID.

CHIEF EXECUTIVE OFFICER

CHRISTOPHER FRANK