

## Voluntary Legal Services Program

- *Gives Organizations a Great Option for Members to Gain Cost-Effective Legal Services*
- *Members Will Also Benefit from Reduced Rates for Non-Covered Legal Matters*

Amalgamated Life has one primary goal - to help protect workers and their families.

Did you know that far too many individuals leave themselves and their families vulnerable without basic legal protections? They do not have attorneys and have not taken steps to prepare vital legal document such a wills, living wills and powers of attorney.

### *Did you know that...*

- 78% percent of American adults don't have an updated will?
- 50% of marriages end in divorce:
- 50% of residential real estate transactions involve a dispute?

When a life event requires legal services, individuals without legal services in place often pay higher fees, or simply do not have the necessary funds to gain the legal advice and protections they need.

*The Voluntary Legal Benefits Plan, provided by Legal Access Plans, LLC, is underwritten by Virginia Surety Company or Nationwide Mutual Insurance Company. The Plan offers affordable legal services, consultation and advice provided by high quality attorneys. Members gain "paid-in-full" legal services for such basic and common needs as:*

- Immediate legal protection upon enrollment in the plan
- Preparation of wills, living wills and powers of attorney
- Real estate closings, refinancing, foreclosure and landlord disputes
- Driving violation defense

- Suspended license
- Simple divorce
- Child support
- Uncontested adoption
- Guardianship
- Debt collection defense/bankruptcy
- Tax audit
- Misdemeanor defense

### *The 100% employee-paid Voluntary Legal Services Program also provides valuable benefits such as:*

- Reduced rates for non-covered legal matters
- Provision of family coverage at no additional cost
- Coverage of pre-existing legal matters at a discounted rate
- Access to over 17,400 attorneys and over 12,800 law firms
- A provider within 23 miles of all legal plan members
- Coverage in every U.S. county in every state

### *About Amalgamated Life*

Amalgamated Life Insurance Company is a leading provider of life and health insurance serving working men and women since 1943. For over 38 years, Amalgamated Life has consecutively earned the "A" (Excellent) rating from A.M. Best Company attesting to our proven policies and procedures, adherence to the industry's highest standards, strong fiscal condition and excellent claims-paying ability.

### ► **Competitive compensation package for brokers.**

**For more information, please contact your Amalgamated Life sales representative.**