



Worksite LegalGUARD Plan

- *Access Cost-Effective Legal Services for Your Basic Legal Needs*
- *Benefit from Reduced Rates for Non-Covered Legal Matters*

Amalgamated Life has one primary goal—to help protect you and your family. 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 documents such as 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 LegalGUARD Plan is administered by LegalEASE and is underwritten by Virginia Surety Company. The Plan offers affordable legal services, consultation and advice provided by high quality attorneys. You gain “paid-in-full” legal services for such basic and common needs as:

- 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 Worksite LegalGUARD Plan 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
- Immediate legal protection upon enrollment in the plan

Why You Need a Legal Service Plan Now

Over the course of a lifetime, most people will require the services of an attorney. Let's start with a basic will which everyone needs along with other vital estate planning instruments such as a living will or power of attorney.

Then, there are legal requirements pertaining to various real estate transactions such as purchasing a home or transferring a house deed. Or, one of your family members may need the services of an attorney to restore their driving privileges due to a traffic violation and subsequent license suspension.

You may face a serious medical condition and want to protect your constitutional rights relating to the use of life support equipment. Perhaps, you find yourself in an unhappy marriage and decide you want to divorce. Or, on a happier note, perhaps you and your spouse would like adoption assistance.

These are just some examples of why everyone needs legal services. Scrambling to find an attorney when you need them is not only stressful, it is usually more costly. That's why more and more Americans are opting for legal service plans. Through a well-designed plan, you can access all of the most commonly-needed legal services and the counsel of pre-screened, high quality attorneys.

About Amalgamated Life

Amalgamated Life Insurance Company is a leading provider of life and health insurance serving working men and women since 1943. Amalgamated Life has consistently earned the “A” (Excellent) rating from A.M. Best Company since 1975, attesting to our proven policies and procedures, adherence to the industry's highest standards, strong fiscal condition and excellent claims-paying ability.

- For specific information regarding features and benefits on the Worksite LegalGUARD Plan, call 866-975-4089. Consider attending the next Open Enrollment Session at your organization.
- The information in this product sheet is in an abbreviated form only. The actual coverage and amounts are subject to all the terms, limitations and exclusions in the individual policy. If the information in this product sheet differs from the individual LegalGUARD Plan, the terms of the policy govern.

Amalgamated Life Insurance Company
333 Westchester Avenue, White Plains, NY 10604
www.amalgamatedlife.com 866-975-4089

#W_LEG_M_1-17