

LEGALSMART

March 2025 Edition



THE MISSION

The mission of Legal Resources is to provide superior legal services to our members, enabling them to lead active, healthy, and worry-free lives, free of major legal expenses.

THIS MONTH'S EDITION

- *Deepfakes' Financial Impact*
- *Travel Considerations*
- *Safe Driving Tips, and much more!*

FEATURED STORY

Legal Prep: Travel Edition

Planning a vacation is exciting, but certain safeguards must be put in place before checking into your destination. Consider these actions for peace of mind:

- **Travel Documents:** Double-check expiration dates for passports, driver's licenses and any other required travel documents. Make copies and store them separately from the originals. You can opt for digital copies in a secure cloud space too.
- **Medical Information:** Carry health insurance cards and any necessary medical information, including allergies and prescriptions. You may want to research medical facilities at your destination and consider your coverage options when traveling internationally.
- **Emergency Contacts:** Embarking on a child-free vacation? Leave an up-to-date list of emergency contacts for your caretaker and leave a copy of your itinerary with flight numbers, hotel information and other travel details.
- **Guardianship Authorization:** Whether you are traveling with your child or they are traveling without you, it is wise to have a temporary guardianship authorization in place. This document grants a designated caregiver the authority to make decisions for your child in the event of an emergency.
- **Medical & Travel Consent Forms:** Like guardianship authorization, a medical consent form allows the designated caregiver to authorize medical treatment for your child. The travel consent form helps clearly define who your child is authorized to travel with. This is particularly helpful in high-security hubs like airports.



#TRENDINGNOW

Tax Season

The arrival of W-2s and 1099s signals tax season is here. Reviewing write-offs can be stressful, but staying organized helps. Store copies digitally or in a folder. Check for discrepancies and report them to avoid penalties. If filing is too difficult, consult a professional—tax forms are binding legal documents with serious consequences for errors.



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CYBER CORNER

Deepfakes Mean Deep Fraud

Deepfakes have been around for quite some time, but the rise of this synthetic media is creating a stir among digital consumers. Deepfakes are manipulated images, videos and recordings that impersonate people to mislead others. Digital creators are savvier than ever, so these once-glitchy recreations are becoming increasingly harder to pinpoint as fake. Experts predict significant ramifications in the financial industry, in particular. **Deloitte recently predicted** that deepfakes and other generative AI tools will result in a staggering \$40 million dollar fraud loss by 2070. Stay safe by fact-checking and sticking to known sources.

DID YOU KNOW...

What can—and can't—be included in your will?

You can include almost anything you own, from real estate and personal belongings to bank accounts. However, you cannot will something you don't own.

While you can name your estate as the beneficiary of your life insurance policy, it's generally not recommended. For financial assets like bank accounts, stocks, and retirement accounts, you can set up Pay on Death (POD) or Transfer on Death (TOD) instructions. This ensures those assets go directly to your chosen beneficiary—without needing to go through your will.

Interested in learning more about will preparation? Check out our When Life Gets Legal seminar on will & estate planning for more information: **When Life Gets Legal - Estate Planning.**



SOMETHING DIFFERENT

Don't Push Your Luck: Safe Driving Tips for St. Patrick's Day

A pint and a pretzel are par for the course for many party-goers on March 17. Here's a few tips on staying safe on the roads:

1. **Practice proper traffic stop etiquette.** Highway patrols ramp up during the holiday season. If you approach a traffic stop, simply roll down your window, keep your hands in clear view and follow the officer's instructions.
 2. **Follow the speed limit.** This may seem like a no-brainer, but sticking to the speed limit is the easiest way to avoid traffic issues, especially on St. Patrick's Day when streets may be busier with festivities and pedestrians.
 3. **Plan ahead.** If you're heading out for festivities, make sure your transportation is set. Whether you're driving or using a rideshare, knowing your plan in advance helps ensure a smooth and safe trip.
- **Need Legal Assistance?** Below are some of the most common traffic-related services* our legal plan provides:
 - Traffic infractions and misdemeanors
 - Speeding
 - Reckless driving
 - Driving under the influence (first offense)

Stay safe and enjoy the holiday responsibly!

*Services range by plan type. For additional details on plan services, please refer to your Master Plan Contract for a complete description of services provided, as well as the actual terms, conditions and exclusions.

TIP OF THE MONTH

Celebrate Women's History Month

Women are achieving higher education levels than ever, with more graduating and earning advanced degrees, especially in law. This Women's History Month, celebrate their achievements. Learn about influential female leaders, share inspiring stories, or support women by donating to female-run non-profits and shopping at women-owned businesses.



UPCOMING LRSEMINAR DATES

LRseminars is a series of virtual forums that explore how life events can have legal implications. These forums are hosted and presented by Legal Resources and our network attorneys and cover a wide range of topics. Listed below are the upcoming seminars.

CONVERSATIONS FOR CAREGIVERS

Topic: Financial Strategies for Caregivers
Date: February 26, 2025
Time: 12:00 pm - 1:00 pm EST

WHEN LIFE GETS LEGAL

Topic: Navigating Tax Law
Date: March 12, 2025
Time: 12:00 pm - 1:00 pm EST

IDENTITY THEFT TODAY

Topic: Tackling Title Theft and Fraud
Date: March 19, 2025
Time: 12:00 pm - 1:00 pm EST

Register at [LRSeminars.com](https://www.LRSeminars.com)

FREQUENTLY ASKED QUESTIONS

Q: I received my member card—what should I do next?

A: Great! The next step is to **contact us directly** so we can help you get the most out of your plan. Our team will walk you through everything you need to know, including:

- **Setting up your online dashboard** for easy access to your benefits.
- **How to contact an attorney** when you need legal assistance.
- **An introduction to LR Seminars**, our educational legal sessions.
- **Exploring additional resources** like Caregiver support and ID Protection.

Give us a call at [800-728-5768](tel:800-728-5768)—we're here to help you make the most of your membership!

Please call our Member Services Department with any questions. **We look forward to serving you and your family.**

800.728.5768

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