

LEGALSMART

May 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

- *Phishing Scams*
- *Graduation Season*
- *Our new Financial Planning Services and much more!*

FEATURED STORY

Coming Soon: Financial Planning Services Through Your Legal Resources Benefit

Legal matters and financial matters often go hand in hand, which is why we're excited to share that, beginning **May 1, 2025**, your Legal Resources benefit will include access to comprehensive financial planning services.

Through our partnership with Kinnect Advisors, members will have access to an independent team of financial professionals dedicated to helping you navigate life's financial decisions with clarity and confidence.

Members will be assigned a financial advisor that will create a flexible, personalized financial plan that evolves with them. So, whether you're preparing for a major life milestone, building wealth, or simply looking to organize your finances, your financial advisor will work collaboratively to help you gain a clear understanding of your goals—and how to reach them.

This service includes:

- **Financial Planning:** A personalized, comprehensive financial plan tailored to your unique goals and life circumstances.
- **Goal Tracking Platform:** Access to a digital platform offering personalized insights and recommendations to help you stay on track.
- **Virtual Consultations:** Meet with your dedicated financial advisor for expert guidance and support.

This exciting new benefit will be available through your **Legal Resources member portal starting May 1, 2025**. Watch your inbox for an email announcement and check out next month's newsletter for more details on how to get started.

We're proud to include this important service as part of your plan to help support your financial well-being.



#TRENDINGNOW

Starting May 7, all U.S. travelers age 18 and older will need a **REAL ID**—or another acceptable form of identification like a passport or military ID—to board domestic flights.

Not sure if you have one? Check your driver's license for a **star in the top right corner**—that indicates it's REAL ID compliant.

The TSA warns that travelers without proper ID may face extended screening or be denied boarding. Plan ahead and visit your DMV soon to avoid travel disruptions!



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CYBER CORNER

Beware of Phishing Scams Targeting Taxpayers

Even after tax season ends, scammers continue their attacks. One common method? Phishing emails that mimic IRS communications.

Here's how to protect yourself:

- **Check the sender's email address.** The IRS never contacts taxpayers by email, text, or social media.
- **Don't click unknown links.** These can download malware or lead to fake sites that steal your personal information.
- **Use strong, unique passwords** for any financial or government-related sites.
- **Enable two-factor authentication** on your tax prep and banking platforms.

If you believe you've been targeted, report the incident to the IRS and forward the email to phishing@irs.gov. Staying alert keeps your identity—and your refund—safe.



FREQUENTLY ASKED QUESTIONS

Q: What does my plan cover?

A: Attorney fees are often the most expensive part of dealing with legal matters—that's why your plan is designed to reduce that burden. It provides full coverage for attorney fees for many of the most common legal issues and offers a 25% discount on others.

Coverage can vary depending on the legal matter, but the goal is always to provide meaningful savings and support when you need it most.

To see which legal matters are fully covered or eligible for a discount, please refer to your Master Plan Contract. If you have a specific legal concern, our Member Services team is happy to walk you through how your plan applies. Just give us a call at 800.728.5768.

Please note: Legal matters involving the Plan Sponsor are not covered.



SOMETHING DIFFERENT

The Bizarre Case of the Missing Luggage (and Why Legal Help Matters)

Imagine flying home from vacation only to find your suitcase has vanished into thin air. That's exactly what happened to one traveler—except their luggage didn't just disappear. It was accidentally auctioned off by the airline.

Sounds extreme? Maybe not. In 2023 alone, over **2.4 million bags** were mishandled by U.S. airlines, according to the Department of Transportation. While most are eventually returned, passengers often face lengthy claims processes, unclear policies, and unexpected costs.

These kinds of everyday issues—travel disputes, denied claims, surprise fees—might not scream “legal problem,” but they often are. And here's the kicker: nearly **60% of Americans** experience a legal issue every two years, yet most don't seek help, often because they think they can't afford it or don't know where to start.

That's where your legal plan comes in.

Whether it's lost luggage, a canceled flight, or an unfair bill, having access to legal support can turn a frustrating mess into a resolved issue. Real legal protection isn't just for courtrooms—it's for life's everyday curveballs.

Not sure if your situation qualifies as a legal issue—or whether it's covered by your plan? No problem. Just give our award-winning Member Services team a call.

TIP OF THE MONTH

Graduation Season Is Here—Are Your Documents in Order?

If you have a child graduating high school or college, it's a great time to revisit your legal documents. Once your child turns 18, you may no longer have access to their medical or financial information without legal authorization.

A healthcare power of attorney can ensure you can step in if needed. Your Legal Resources plan includes support for preparing this important document.

DID YOU KNOW...

May is Mental Health Awareness Month—a time to recognize the importance of caring for our emotional well-being. In the hustle of day-to-day life, it's easy to push mental health aside, but stress, anxiety, and emotional strain can quietly build up, especially when you're faced with legal or financial uncertainty. Whether it's a landlord dispute, family changes, estate planning, or unexpected legal issues, having professional guidance can make a big difference in how supported you feel.

Your Legal Resources plan is designed to provide that support. By giving you access to a network of experienced attorneys, the plan helps reduce the weight of complicated legal matters, so you don't have to navigate them alone. Taking care of your mental health includes reducing stress where you can—and knowing your legal needs are covered is one less thing to worry about.



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.

WHEN LIFE GETS LEGAL

Topic: Juveniles in the Digital Age

Date: May 14, 2025

Time: 12:00 pm - 1:00 pm EST

IDENTITY THEFT TODAY

Topic: Trending Threats

Date: May 21, 2025

Time: 12:00 pm - 1:00 pm EST

CONVERSATIONS FOR CAREGIVERS

Topic: Trusts for Care Recipients

Date: May 28, 2025

Time: 12:00 pm - 1:00 pm EST

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

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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