

LEGALSMART

August 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

- **New Cyber Threats**
- **Legal Basics**
- **Essential Documents Every Adult Should Have and much more!**

FEATURED STORY

Prepared, Protected, and in Control: Essential Documents Every Adult Should Have

Life doesn't always give us time to prepare—but a few key legal documents can make all the difference when the unexpected happens. Your Legal Resources plan includes help from attorneys who can guide you through the process of getting important protections in place.

A Last Will and Testament ensures your wishes are followed when you're no longer here. It allows you to decide who receives your property and lets you name a guardian for your children. Without one, state laws take over—and the outcome may not reflect your wish.

An Advance Medical Directive allows you to make your healthcare choices known before a crisis. You can specify the types of treatment you do or do not want and name someone you trust to speak on your behalf if you're unable to communicate.

A Financial Power of Attorney allows someone you trust to handle important matters on your behalf, like paying bills or managing everyday responsibilities, if you're ever incapacitated. It helps ensure things keep running smoothly during uncertain times.

A Contingent Trust Provision for Minor Children is a clause in your will that directs a trust to be created only if your child is under a certain age at the time of your passing. The trust doesn't exist beforehand—it's established through probate if the condition is met. This allows you to control how and when your child receives property or support, rather than leaving it to the court.

These provisions aren't just for emergencies—they're part of planning responsibly for your family's future. Your Legal Resources plan includes guidance and document preparation from an experienced plan attorney.

Take time now to put the right protections in place. It's a simple step that brings long-term peace of mind.



#TRENDINGNOW

Late Summer Storms: Know Your Property Rights

August is prime time for hurricanes, flash floods, and severe thunderstorms. If your property is damaged, understanding your rights is key—especially when dealing with insurance companies, HOAs, or landlords.

Plan attorneys can review insurance policies and advise on repair contracts. Don't wait until you're under water—get legal guidance before, during, and after the storm to protect your property and peace of mind.



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CYBER CORNER

New School Year, New Cyber Threats

Back-to-school season means more screen time, more logins, and more digital exposure—especially for kids.

Protect your family by:

- Creating strong, unique passwords for each login
- Enabling multi-factor authentication when possible
- Reviewing privacy settings on school-related apps and devices
- Teaching kids never to share personal info online

If your identity is compromised or you suspect cyber fraud, your Legal Resources benefit includes identity theft support.

Want to stay ahead of the latest threats?

Join our Identity Theft Today seminar series to hear from cybersecurity experts and learn how to safeguard your digital life. For future sessions, refer to the "Upcoming LRseminar Dates" section of this newsletter.



TIP OF THE MONTH

Back-to-School, Back to Legal Basics

As summer winds down, August brings a shift in routine—especially for families preparing for a new school year. From custody arrangements and transportation agreements to guardianship documents and IEP meetings, legal needs can pop up quickly.

Your Legal Resources legal plan benefit connects you with attorneys who can review, prepare and edit any important documents needed to help ensure your family is set for a smooth school year—so you can focus on the important stuff, like first-day photos and fresh notebooks.

Not sure which legal documents are included in your plan? Call our award-winning Member Services team at 800-728-5768. They're here to help you understand and get the most from your legal plan benefit.

SOMETHING DIFFERENT

The Renovation Regret: When a Simple Fence Turned Into a Legal Showdown

August often brings a final push to finish home projects—but not every renovation ends with a ribbon cutting. One of our members thought replacing her backyard fence would be a simple job. She paid the contractor upfront and expected it to be done in a week. Three weeks later, the fence was still in pieces—and the contractor had vanished. No calls. No updates. Just excuses.

Feeling powerless, she reached out to her Legal Resources plan attorney. The attorney reviewed the contract and sent a formal demand letter to the contractor. That got the contractor's attention. Work resumed almost immediately, and the fence was completed under new, enforceable terms.

What started as a backyard upgrade nearly turned into a costly mess. Renovation disasters like this are more common than you'd think—especially when contracts lack clear deadlines, payment terms, or protections for the homeowner.

Before you swing a single hammer (or sign a check), have a plan attorney review your agreement. A quick legal check can save you time, money, and a whole lot of stress.

FREQUENTLY ASKED QUESTIONS

Q: Are pre-existing legal matters included in my Legal Resources legal plan benefit?

A: Yes! Pre-existing legal matters are included as an expanded service, which provides members with an initial attorney consultation and a 25% discount on the attorney's hourly rate.

DID YOU KNOW?

August Is National Make-A-Will Month

It's true, there's an entire month dedicated to one of the most important (but most overlooked) life tasks: creating a will. According to recent surveys, more than half of adults in the U.S. don't have one, even though it's one of the simplest ways to protect your loved ones and make your wishes clear.

Why August? It's a time when many families are resetting routines and preparing for the months ahead—making it the perfect moment to tackle something that often gets put off.

Creating a will doesn't have to be overwhelming or time-consuming. In fact, your Legal Resources plan includes will preparation. One appointment with a plan attorney can get the process started and give you lasting peace of mind.

This August, check this task off your list. It's one small step that can make a big impact for the people you care about most.

FINANCIAL PLANNING

The Three Phases of Retirement Spending

Retirement isn't the finish line—it's a new chapter that can span decades, and spending wisely is key.

- **Go-Go Years (60–74):** The most active (and expensive) phase, with travel, big purchases, and family adventures.
- **Slow-Go Years (75–84):** Spending slows as lifestyles change, often due to downsizing or health.
- **No-Go Years (85+):** Costs rise again, especially for healthcare and daily living assistance.

Financially plan now so you don't have to worry later. Your Legal Resources benefit includes access to professional financial planning through our partner, Kinnect Advisors. Learn more about this added benefit inside the Member Portal.

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: Planning for Adoption

Date: August 13, 2025 from 12:00 pm - 1:00 pm EST

IDENTITY THEFT TODAY

Topic: Trending Threats

Date: August 20, 2025 from 12:00 pm - 1:00 pm EST

CONVERSATIONS FOR CAREGIVERS

Topic: Creating and Maintaining a Care Plan

Date: August 27, 2025 from 12:00 pm - 1:00 pm EST



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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