

LEGALSMART

September 2025 Edition



FEATURED STORY

Deeds, Transfers, and Closings: Understanding Your Real Estate Benefits

Real estate transactions don't always involve buying or selling a new home. Sometimes, the need is as simple as transferring ownership of property between family members or updating a deed. These "non-sale" real estate matters, like preparing a quitclaim deed or a deed of transfer, can still carry important legal implications. With your Legal Resources plan, a plan attorney can prepare or review these documents to ensure they're valid, accurate, and protect your interests.

For bigger transactions, like buying, selling, or refinancing your primary residence, your plan also provides legal assistance and representation throughout the process. If you're purchasing or refinancing, your plan attorney can represent you at closing, whether it involves a construction loan, a permanent mortgage, or a combined transaction. If you're selling, representation includes deed preparation and contract review, so you can move forward with confidence.

Your plan benefit includes representation for your **primary family dwelling** only, and it's available to the **Primary Member** (not dependents or other parties). Certain services, like title searches, surveys, or negotiations to secure financing, are not included, though your plan attorney can explain available expanded coverage if unique issues arise.

One key protection: if you ever arrive at a closing and unexpectedly find yourself without representation, such as when services were assumed to be handled by a realtor, title company, or builder, your plan attorney will step in to represent you.

From routine deed updates to milestone closings, real estate transactions are some of the most important legal steps you'll take. With your Legal Resources benefit, you can be confident that your property interests are protected every step of the way.



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

- *Links: Number 1 Malware Threat*
- *Review Your Legal To-Do List*
- *Understanding Your Real Estate Benefits and much more!*



#TRENDINGNOW

Fall Weather, Fall Property Disputes

September's cooler weather often inspires landscaping, roofing, and last-minute repairs before winter—but it also brings disputes. Property line disagreements, HOA restrictions, and contractor conflicts can escalate quickly. Plan attorneys can review contracts, advise on boundary issues, and step in if a project goes south. Whether it's a tree trimming gone wrong or a construction deadline missed, don't leave it to chance—lean on your plan attorney for guidance to keep your fall projects stress-free.

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CYBER CORNER

Links, Not Attachments, Are the No. 1 Malware Threat

A new security report reveals malicious URLs have overtaken email attachments as the leading method for delivering malware. With phishing, QR-code scams, and fake alerts, all amplified by automated tools, URL-based threats have surged.

Tip: Always hover over links to preview the actual URL, type addresses manually when possible, and steer clear of suspicious-looking redirects, especially when they mimic trusted brands or services.

FINANCIAL PLANNING

Review Benefits Before Open Enrollment

Fall is open enrollment season for many employers, a good time to review not only health coverage but also retirement contributions, life insurance, and flexible spending accounts. Small adjustments now, like increasing retirement savings or updating beneficiaries, can make a big difference long-term. Your Legal Resources plan connects you with financial planners through Kinnect Advisors, who can help align your workplace benefits with your broader financial goals. Take time this September to prepare, so you maximize opportunities during open enrollment. 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: Protective Orders

Date: Sept. 10, 2025 from 12:00 pm - 1:00 pm EST

IDENTITY THEFT TODAY

Topic: Navigating Credit Bureaus

Date: Sept. 17, 2025 from 12:00 pm - 1:00 pm EST

CONVERSATIONS FOR CAREGIVERS

Topic: Navigating Conflict in Caregiving

Date: Sept. 24, 2025 from 12:00 pm - 1:00 pm EST

SOMETHING DIFFERENT

The Hayride That Took a Wrong Turn

Fall festivals are a family favorite—pumpkin patches, corn mazes, and hayrides bring communities together. But one of our members learned that even a simple seasonal outing can carry hidden risks.

During a local hayride, her child slipped and injured his arm. Naturally, she assumed the festival organizers would cover medical costs. But when she reached out, she was reminded of the waiver she'd signed at entry—something she hadn't looked at closely while juggling tickets, snacks, and excited kids. The waiver included broad liability language that limited the organizers' responsibility for accidents.

Situations like this are more common than you might think. Many seasonal attractions—whether it's haunted houses, fall carnivals, or hayrides—require participants to sign waivers. These documents can affect your ability to recover costs if something goes wrong. While not every waiver is enforceable, understanding what you're signing can prevent surprises later. Autumn is around the corner, and before heading to your next fall adventure, keep these tips in mind:

- **Take a moment to read the fine print**, even if the line behind you is long.
- **Ask questions if something seems unclear**, organizers should be willing to explain.
- **Know your rights**, some waivers may not hold up in court, depending on the circumstances.

Your Legal Resources plan gives you access to attorneys who can review contracts and explain how waivers may impact you. That way, you can enjoy the season's fun traditions with greater peace of mind.

FREQUENTLY ASKED QUESTIONS

Q: What out-of-pocket expenses should I expect when using my plan?

A: Great question! Your Legal Resources plan covers attorney fees for most common legal matters, which means you'll save significantly on legal representation. While you're still responsible for standard non-attorney costs, like court filing fees, fines, or other third-party expenses, your plan helps reduce the overall financial burden.

DID YOU KNOW?

Did You Know? September Is National Preparedness Month

September is recognized as National Preparedness Month, focusing on planning ahead for emergencies. While most people think about food, water, and first-aid kits, legal preparedness is just as important. Unexpected events—like natural disasters, medical emergencies, or sudden incapacity—are easier to navigate when you have the right documents in place.

A will, an advance medical directive, and a financial power of attorney ensure your wishes are followed and your loved ones are protected. Without them, decisions may be left to the courts, adding stress during already difficult times.

Your Legal Resources plan connects you with attorneys who can draft and review these essential documents, giving you one less thing to worry about.

This September, take the opportunity to prepare on all fronts—because readiness isn't just about supplies, it's about protecting your future too.

TIP OF THE MONTH

Fall Into Organization: Review Your Legal To-Do List

September is a natural reset—school is back in session, schedules are settling, and the year's final stretch is in sight. It's the perfect time to revisit your legal to-do list. Whether it's updating your will, reviewing contracts, or setting up a power of attorney, your Legal Resources plan makes it easy to get organized. Take a moment now so you can head into fall with clarity, confidence, and peace of mind.

Not sure what's 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.

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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