

LEGALSMART

October 2025 Edition



FEATURED STORY

Consumer Matters: Protecting Yourself from Everyday Purchases

From online shopping to in-store deals, consumers face many choices and risks. Hidden fees, misleading advertising, and confusing return policies can turn what should be a simple purchase into a frustrating experience. That's where your Legal Resources Legal Plan Benefit plan can help.

Plan attorneys are available to review contracts and advise you on your rights before you make a big purchase, such as buying furniture, electronics, or even a used car. They can also step in if you run into issues afterward, like when a retailer refuses to honor a warranty, a contractor doesn't complete promised work, or a repair turns out to be faulty.

One common consumer matter this time of year involves extended warranties and service contracts. These agreements often include fine print that limits coverage or requires you to jump through hoops to get service. Having an attorney review these documents before you sign can save you both money and headaches down the road.

Your Legal Resources benefit also extends to disputes with credit card companies, collection agencies, or businesses that fail to deliver what was promised. An attorney can work with you to pursue an appropriate resolution.

Consumer protections exist to keep the marketplace fair, but navigating them can be confusing on your own. With your Legal Resources Legal Plan Benefit, you have experienced attorneys ready to explain your rights and resolve disputes, so you can shop, sign, and spend with confidence.



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

- ***October Is Cybersecurity Awareness Month***
- ***Review and Understand Your Contracts***
- ***Protecting Yourself from Everyday Purchases and much more!***



#TRENDINGNOW

Fall Roads, Rising Risks

With shorter days, changing light conditions, school zones, and heavier holiday traffic, October often brings an increase in car accidents and traffic violations—especially for households with teen drivers. Reduced visibility at dawn and dusk, sun glare, and distracted driving raise the risk of collisions, while speeding or missing a stop sign can still result in costly tickets. Both situations carry financial and legal consequences, from insurance claims to points on your license. Your Legal Resources plan gives you access to attorneys who can provide guidance on accident-related issues, traffic matters, and representation in court if needed—helping protect your record, your wallet, and your family.

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RESOURCES

CYBER CORNER

October Is Cybersecurity Awareness Month

Last year alone, phishing attacks increased by more than 60%, with AI tools making scams harder to detect. That's why awareness and preparation are key.

In recognition of Cybersecurity Awareness Month, join us for a special webinar:

How to Spot Scams Before They Spot You

- October 15, 2025
- 12:00 – 1:00 pm EST

This live panel will feature industry experts discussing how scams are rapidly changing, the role of AI-driven fraud, and the red flags to watch for before it's too late. You'll gain practical tips to protect your personal and financial information, learn what safeguards to put in place, and know how to respond effectively if you fall victim.

FINANCIAL PLANNING

Small Steps Today, Big Impact Tomorrow

Retirement may feel far off, but the decisions you make today can shape your future lifestyle. Are you contributing enough to your retirement plan? Do you know if your investments are aligned with your long-term goals? Even small adjustments now—like increasing your contribution rate or reviewing your asset allocation—can create lasting impact. Through your Legal Resources plan, Kinnett Advisors offers complimentary financial planning to help you stay on track. 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: Insurance and Warranty Disputes

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

IDENTITY THEFT TODAY

Topic: How to Spot Scams Before They Spot You

Date: October 15, 2025 from 12:00 pm - 1:00 pm EST

CONVERSATIONS FOR CAREGIVERS

Topic: Long Term Care & Successor Caregiving Plans

Date: October 22, 2025 from 12:00 pm - 1:00 pm EST

SOMETHING DIFFERENT

The Case of the Vanishing Security Deposit

When Jasmine moved out of her apartment, she left it spotless, scrubbed the floors, patched the nail holes, even steam-cleaned the carpets. She felt confident she'd get her full \$1,200 security deposit back. Weeks later, she opened her mailbox to a shock: her landlord kept nearly the entire amount for "repairs" she knew weren't needed.

Frustrated, Jasmine assumed she'd just have to write it off. After all, who hires a lawyer over a deposit? She finally called Member Services to ask if her benefit applied. To her surprise, it did. An attorney reviewed the landlord's claims, explained her rights, and drafted a demand letter on her behalf.

The result? The landlord quickly backed down, returning most of her deposit.

Situations like Jasmine's are more common than you think. Tenants often don't realize they can use their legal plan benefit for everyday issues like:

- Unreturned or unfairly withheld security deposits
- Landlords ignoring repair requests
- Lease terms that aren't being honored

And it's not just for tenants. Landlords can also use plan attorneys to address lease violations or disputes with renters.

The lesson: small disputes can add up to big frustrations, but you don't have to navigate them alone.

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

FREQUENTLY ASKED QUESTIONS

Q: Are pre-existing issues included?

A: Yes! Your plan provides an initial consultation at no additional cost to you, plus a 25% discount on the attorney's standard fees for pre-existing matters.

Do you have questions?

Contact our Member Services Department by phone at 800-728-5768 or email at info@legalresources.com.

TIP OF THE MONTH

Avoid Scary Surprises: Review and Understand Your Contracts

October is the start of a busy season for home repairs, holiday rentals, and seasonal activities. Before you sign a contractor agreement, lease, or event waiver, take a moment to read the fine print. Your Legal Resources plan connects you with attorneys who can review contracts, explain terms, and protect your rights. A quick legal check now can prevent frightening surprises later.

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.

DID YOU KNOW?

Did You Know? October Is Estate Planning Awareness Month

Every October, Estate Planning Awareness Month reminds us how essential it is to plan ahead. Estate planning isn't just about money, it's about making sure your wishes are honored and your loved ones are protected.

A will outlines how you'd like your property and personal items distributed. A financial power of attorney allows someone you trust to handle financial matters if you can't. An advance medical directive ensures your healthcare choices are followed.

Without these documents, medical providers, financial institutions, state laws, or the courts may end up making decisions on your behalf, often adding unnecessary costs, delays, and stress for your family.

Your Legal Resources plan includes the preparation and updating of these essential documents, giving you confidence that your wishes will be honored. Use Estate Planning Awareness Month as your reminder to take action now.

Help us make Legal Smart better! Take our quick survey and tell us what topics and resources are most valuable to you.

[Take The Survey](#)



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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