

LEGALSMART

February 2026 Edition



Legal Resources is rolling out a refreshed look this spring, bringing updated visuals while keeping the same trusted benefits and services you rely on.

FEATURED STORY

Understanding the Legal Side of Tax Season

Tax season tends to unfold gradually. Forms and financial documents begin arriving in January, but February is often when questions start to surface, especially when something doesn't look right. While preparing taxes isn't a legal service, many situations tied to tax season do carry legal implications that people don't always recognize.

One common issue is government correspondence. Notices from the IRS or state tax agencies can sound alarming, even when the issue is minor or easily resolved. Understanding what a notice actually means, which deadlines matter, and when action is required can make the difference between a quick resolution and unnecessary stress. Misinterpreting language or ignoring a request can escalate a situation that may have been manageable early on.

If you suspect tax-related identity theft or receive a notice requesting identity verification, the IRS provides clear guidance on what to do next. Their **Identity Theft Central hub** outlines recommended steps, including how to respond to notices, protect your records, and avoid actions that could complicate the process.

Another overlooked area is the fine print attached to financial services. Tax preparation services, refund advance products, and short-term loans often include binding agreements that outline fees, dispute processes, or limitations on legal options. These contracts are easy to gloss over during a busy season, yet they can have lasting consequences.

The key takeaway this time of year is awareness. Tax season isn't just about numbers; it's about understanding communications, obligations, and agreements connected to your finances.

Important Consideration: If a letter references "legal action," a hearing date, or formal deadlines, take time to review it carefully before responding. As a Legal Resources member you have access to a complimentary consultation with an experienced attorney to help clarify next steps, timelines, and requirements before taking action. Many matters can be resolved more effectively with a clear understanding of what's involved from the start.



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

- *Helping a Loved One? Know What Authority You Have*
- *Before It Renews Again: What to Review Early*
- *Understanding the Legal Side of Tax Season and much more!*



#TRENDINGNOW

When a Side Project Comes With Fine Print

Early in the year many people take on short-term consulting, freelance, or project-based work alongside their primary employment. These projects may include important terms related to scope of work, confidentiality, ownership of materials, timelines, and dispute resolution. Understanding how these terms define responsibilities can help reduce legal and financial risk. Issues such as who owns the final work product, how confidential information is handled, and what happens if timelines shift or a project ends early are often overlooked until a dispute arises.



CYBER CORNER

Who Has Access to Your Accounts?

Winter downtime often means more shared devices and accounts within households. Over time, access accumulates — from streaming services to cloud storage and household subscriptions. Without regular review, it's easy to lose track of who can make changes or incur charges.

February is a practical time to review shared access, update passwords, and confirm account permissions. Clear digital boundaries help protect privacy and prevent confusion if household dynamics or responsibilities change later in the year.

TIP OF THE MONTH

Before It Renews Again: What to Look For

Many agreements renew early in the year with updated terms, pricing, or responsibilities. These updates often go unnoticed because they happen automatically. Taking time now to review renewal notices and updated terms can help you understand ongoing obligations and identify opportunities to make changes before deadlines pass. Small reviews early in the year can prevent long-term commitments you didn't intend to make.

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: Bankruptcy and Financial Fresh Starts
Date: Feb. 11, 2026 from 12:00 pm - 1:00 pm EST

IDENTITY THEFT TODAY

Topic: Account Takeover Prevention
Date: Feb. 18, 2026 from 12:00 pm - 1:00 pm EST

CONVERSATIONS FOR CAREGIVERS

Topic: Protecting Loved Ones from Financial Exploitation and Scams
Date: Feb. 25, 2026 from 12:00 pm - 1:00 pm EST



SOMETHING DIFFERENT

The Case of the Snowballing Warranty

After the holidays, a member's appliance stopped working during a cold snap. When they contacted the repair company, they were told the manufacturer's warranty had expired. The retailer, however, claimed coverage should still apply based on the purchase date. With conflicting information and no clear path forward, the member reached out to Legal Resources for guidance.

An attorney reviewed the original purchase agreement, warranty documentation, and proof of sale to determine how the coverage period was calculated. The attorney explained the difference between manufacturer warranties and retailer service guarantees, and identified language showing the appliance was still within the covered timeframe. Using that information, the attorney helped the member draft a clear, professional response citing the specific warranty terms and applicable dates.

Following that communication, the manufacturer reevaluated the claim and ultimately approved the repair at no cost. What initially felt like a dead end was resolved through a better understanding of how warranty rights are defined and enforced.

Situations like this are common after the holidays, when large purchases are put to use and issues surface. Reviewing warranty terms, and knowing how to interpret them, can help resolve disputes efficiently and avoid unnecessary out-of-pocket expenses. *Have a story you'd like to share? Members are invited to submit their experiences for consideration in future LegalSmart editions at marketing@legalresources.com.*

DID YOU KNOW?

Helping a Loved One? Know What Authority You Have

Cold and flu season often increases caregiving responsibilities, particularly for adults supporting aging parents or family members. In urgent situations, many people are surprised to learn they don't have the legal authority they assumed to make decisions or act on a loved one's behalf.

Documents such as powers of attorney and healthcare directives define who can make financial, medical, or legal decisions before emergencies arise. Reviewing what's already in place, or identifying what may be missing, can reduce stress, avoid delays, and make coordination with healthcare providers or financial institutions more manageable.

Legal Resources members have attorney fee coverage for certain matters involving a parent granting authority under a power of attorney, helping reduce out-of-pocket costs when legal guidance is needed. Members also have access to legal support guides, including a caregiver-focused guidebook available through the member portal.

Even informal caregiving roles benefit from understanding legal authority, ensuring support can be provided efficiently and with confidence when it matters most.

FREQUENTLY ASKED QUESTIONS

Q: I want to make sure everything related to my immigration status is current and accurate. Can my plan help?

A: Yes. Your legal plan can connect you with an experienced immigration attorney who can review your current status, documents, and upcoming deadlines to help ensure everything is in good standing. This proactive review can provide clarity, identify potential issues early, and help you understand any next steps needed to protect your status moving forward.

FINANCIAL PLANNING

Look Beyond Filing for Long-Term Planning

Early in the year is when many households review income, savings, and long-term goals alongside day-to-day responsibilities. While tax filing is an annual task, it can also highlight opportunities for broader planning. Reviewing income changes, asset growth, retirement contributions, or inheritance considerations now can help guide smarter decisions throughout the year.

Our trusted partner, **Kinnect Advisors**, provides guidance that supports tax strategy, estate planning considerations, and long-term wealth goals for members. Understanding how today's financial choices may impact future plans can bring clarity well beyond tax season. Members can learn more through the partner resources section of the Legal Resources member portal.

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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A New Look. Same Legacy. Coming 2026