



MORMAN & COMPANY INC.

# FINANCIAL STRENGTH BUILDING TOOLKIT FEATURES & BENEFITS

SOLVENCY ♦ SECURITY ♦ DEBT RESOLUTION ♦ LIFESTYLE

## *Hours of Operation*

MONDAY-FRIDAY, 10 AM TO 5 PM (EST)

1-800-201-8447

EMAIL: [INFO@MORMANANDCOMPANY.COM](mailto:INFO@MORMANANDCOMPANY.COM)

WEBSITE: [WWW.MORMANANDCOMPANY.COM](http://WWW.MORMANANDCOMPANY.COM)



# PLAN USAGE

## Why FSB?

Financial Strength Builder™ (FSB) was designed in response to today's need for the American household to return to financial well-being, gain access to the best financial deals available, realize your dreams and provide for your future. The Financial Strength Builder™ Toolkit (FSBT) guides you along your path to financial freedom and provides the satisfaction that comes from knowing that you are in control of your money. It has everything you'll need to know, in a simple, fun-filled environment, including financial tools, every day bargains and deals, tools to monitor progress, online financial direction, and personal financial training to help you achieve fiscal strength – fast!

## Here is how it works:

1. The program helps you assess your finances and the way you think about money.
2. It provides you with the proprietary Financial Strength Score™ (FSS). Your FSS identifies where you are today by calculating debt, income, spending and savings ratios to offer recommendations on where to make spending changes to improve your finances.
3. You will have a "Rapid Results Roadmap" made up of 12 modules focused on specific areas of financial strength building videos, worksheets, and other helpful guides.
4. About every ten days you'll receive strategic guidance through an email to move you through the key steps of financial strength building material.

## FINANCIAL STRENGTH BUILDER™ TOOLS

**Financial Strength Builder™ Toolkit is a one-stop solution to do more than crunch numbers- it provides the knowledge, education, and money-saving tools that you need to improve your finances.**

### Rapid Results Roadmap

With the Financial Strength Builder™ Toolkit (FSBT) you'll be able to take advantage of our easy to follow step-by-step process to get your finances under control and start saving some serious money to build financial strength! We offer 12 sessions in the Rapid Results Roadmap to guide you through the process of building your financial foundation and show you how to continue to grow from there.

### Your Financial Strength Score (FSS)

Your credit score (which is what we always hear about) is all about the banks and reducing their risk whereas the FSS is all about you, your security, and your ability to withstand unplanned events! After you've listed your income and lifestyle in a structured format, the FSS system creates a personalized plan for achieving long term financial goals by designing ways for you to modify your finances so that you can find additional money each month.

Your credit score (which is what we always hear about) is all about the banks and reducing their risk whereas the **FSS** is all about **you**, your security, and your ability to withstand unplanned events!

After you've listed your income and lifestyle in a structured format, the FSS system creates a personalized plan for achieving long term financial goals by designing ways for you to modify your finances so that you can find additional money each month.

## Building your knowledge and skills with the Four Foundations

Financial stability depends on a structured process and the Financial Strength Builder™ Toolkit automates and manages what you make, spend, and save. It helps you build a repeatable process for tracking and managing all your finances (Budget Management) while simultaneously automating the savings process (Savings System). You'll learn ways to eliminate bad debt, understand when debt can be an asset (Debt Reduction) and implement lifetime habits that will improve your credit, increase your buying power and reduce the interest you pay over your lifetime (Credit Building).

Financial stability depends on a structured process and the Financial Strength Builder™ automates and manages what you make, spend, and save.

## THE FOUR FOUNDATIONS ARE:

### Budget Management

Build a repeatable process for tracking and managing all your finances.

### Savings System

Pay yourself first and automate the savings process.

### Credit Building

Implement lifetime habits that will improve your credit, increase your buying power and reduce the interest you pay over your lifetime.

### Debt Reduction

Learn ways to eliminate bad debt, understand when debt can be an asset.

## GET HELP

**The Financial Planning Services can help you with your debt, credit scores, taxes, student loans and more. Learn more about the available resources to help you improve your financial situation.**

## Customized Financial Strength Building\*

### This Includes:

- Free Financial Services
- Financial Planning
- Retirement Planning
- Estate Planning
- Investment Planning
- Credit & Debt Counseling

**We are happy to:**

- Assist in creating a livable budget to balance income and expenses.
- Provide specific advice on how to deal with creditors.
- Offer money management & budgeting techniques to help gain control of finances.
- Develop a comprehensive spending plan and action plan to become debt free.
- Explore money choices.
- Offer self-paced courses that teach the skills needed for financial strength building\*.

**Tax Preparation & Advice**

Your call to the Tax Hotline will be answered by a tax and/ or financial expert who will immediately assist you with your tax and/ or financial planning questions.

## SOLVE A PROBLEM

**Credit Card Debt**

Credit card debt has always been a financial drain on consumers. High interest rates, late fees and over limit charges make paying off credit card debt an often futile and lifelong problem. We can help you determine the best approach and create a safe and simple way to resolve this so your future is not locked into credit card debt problems. More...

**Mortgage Relief**

Consumers across America are facing a variety of problems related to their homes. Being behind on a mortgage can feel terrible. Worse, it can lead to foreclosure, which not only affects your living situation, but can destroy your credit and make getting another home more difficult. You don't have to let this happen. We can help you find the right approach suitable for your situation.

**Poor Credit**

Your credit history is one of the tools potential lenders use when deciding on whether or not they are going to grant you a loan. You have the power to influence your credit. We can help you learn ways to improve your credit so it becomes a financial 'asset', not a hindrance.

**Living Paycheck to Paycheck**

Perhaps you are running out of money before the end of the month and getting behind on bills. The first step is a thorough assessment of your financial situation and reorganization. We can help you dig in and find ways to adjust spending to meet your needs and solve any immediately problems.

# HAVE MORE MONEY

## Savings

The key to financial strength is having good organization skills and plans to match all your goals. Whether it's a vacation, starting your own business or any other goal you have in mind, the FSBT program helps you set your financial goals and manage your progress so you have the best chance of achieving them.

## Retirement Fund

Statistics tell us that now more than ever people are concerned that they haven't planned well enough for the future. FSBT is a comprehensive program to help you make plans for both the short and long term.

## Buy a Home

Buying a home will be the biggest investment you will most likely ever make in your life. By preparing yourself and your credit report before buying a home, you can make the finance process go more smoothly. FSBT will help you take a careful look at your credit, your budget and help you unlock the mysteries of the process to enable you to buy a home without feeling too lost or overwhelmed.

## Smarter Spending

FSBT has a number of ways to help you make smart choices in how you spend your money. Our savings programs help you find bargains and plan for expenses. Our guides to wise spending will also give you important tips and insights into how to make better spending choices.

## Library of inspirational videos to change your mind about money.

Complementing the powerful of financial tools available in the Financial Strength Builder™ Toolkit (FSBT) are numerous videos that can help change your mind set about money. These videos offer practical and easy-to-follow guidance as you journey through the 12 sessions in the Rapid Results Roadmap to get your finances under control and build financial strength. Here are some sample videos to help you to be able to spend less, reduce your debt and save more.

## The Frugality Game™ – Fun for the whole family

The FSBT system includes The Frugality Game™, a fun way to learn how to make smarter money choices while recording and managing your finances. Instead of boring spreadsheets and budgeting instructions, The Frugality Game™ provides entertainment and education while helping you and your entire family think about the spending choices you make on a daily basis. While you "travel" through each level of your financial awareness, you'll both learn and save and your prize will be more useable income.

**Bored with all those spreadsheets and budget tools? The Frugality Game™ money saving system is a fun way to record and manage your finances. Learn and save while you "travel" through each level of your financial awareness. Meanwhile, the Chalkboard Kidz™ will help you teach your kids about money.**

## LIFEEVENTS™ COUNSELING

Licensed clinicians provide you, and each covered family member, with unlimited telephonic counseling. Personal or Business Emergencies

Licensed clinicians provide you and each covered family member with unlimited telephonic counseling.

- Member Services: (800) 292-1166
- Hours of Operation: 24/7, 365 days per year

Personal or Business Emergencies

## FREE AND DISCOUNTED LEGAL SERVICES

Member service representatives are available to assist you with all of your legal needs. You have access to attorneys in all states, with free or discounted legal care for all legal matters.

comprehensive discount legal care solution for individuals and their eligible family members. Active Plan Members have unlimited access to a network of attorneys in all 50 states. These attorneys have agreed to provide Toolkit Active Plan Members with the legal services included in the Plan as well as discounted legal care for other matters.

### You should use the Plan when you....

- review any lease or rental agreement,
- have a dispute with an auto mechanic, neighbor, service vendor, dry cleaner, retail store, etc.,
- buy a home,
- contemplate a divorce, and
- deal with child custody issues.

The above list provides examples of situations in which you should consult a Plan network attorney. But, the Plan does not exclude any area of law. There are no pre-existing conditions, exclusions or limitations on your use of the network. Active Plan Members are encouraged to make use of the Attorney Network for any and all legal issues.

The Legal Services (listed below) are available to the Active Plan Member, the Active Plan Member's spouse or domestic partner, dependent children who are under the age of 25 and any dependent individuals living in the Toolkit Active Plan Member's home such as a parent or grandparent.

## Legal Services

### Included Legal Services\*

- Initial phone consultations for each new matter (no time limit).
- Initial face-to-face consultations for new legal matter (no time limit).
- Review of independent legal documents. (6 page maximum per document, no limit to the number of new independent documents)
- Plan attorneys will prepare a Simple Will for you and your family, as well as update the Will annually for no additional charge.
- A state specific, web based, Living Will form is available to LP Active Plan Members at no additional charge. (NOTE:

Depending on the law of your state, this form may have to be notarized by a Notary Public. Store this document in a safe location.)

- Plan attorneys will help Members represent themselves in Small Claims Court.
- Assistance in solving problems with government programs, such as INS and Welfare.
- When deemed appropriate by your Plan attorney, he or she will write letters on your behalf (one letter per legal matter, with no limit on the number of new legal matters).
- When deemed appropriate by your Plan attorney, he or she will make phone calls on your behalf (one phone call per legal matter, with no limit on the number of new legal matters).

\*Some state’s Bar Rules may require a Plan attorney to obtain a small retainer from the LP Active Plan Member before providing some of the included benefits to ensure that the attorney is responsible for his/her advice under that state’s laws.

**Deeply Discounted Legal Services\*\***

The following are eight (8) commonly used legal services for which plan attorneys have agreed to charge a one-time, deeply discounted fee.

<b>Legal Services</b>	<b>Toolkit Active Member Rate</b>	<b>Non- Toolkit Active Member Rate</b>
Traffic Ticket Defense .....	\$89.00 .....	\$199.00
Name Change .....	\$155.00 .....	\$365.00
Simple Will with Minors Trust .....	\$250.00 .....	\$530.00
Chapter 7 Bankruptcy.....	\$750.00 .....	\$1500.00
Non Support (Spouse/Child).....	\$275.00 .....	\$1490.00
Simple Divorce.....	\$275.00 .....	\$1100.00
Regular Incorporation.....	\$295.00 .....	\$585.00
Personal Real Estate Closing.....	\$250.00 .....	\$675.00

\*\*Court costs, filing fees and time charged for travel to and from any Courts are additional.

**Guaranteed Low Hourly Rate:**

Plan attorneys have agreed to charge no more than \$125.00 per hour, or 40% off their usual and customary hourly rate, whichever is greater, for legal care that goes beyond the included and discounted services described above.

**Retainers:**

In the case of extended legal care over an extended period of time, LP Legal Services Plan attorneys may ask you for a retainer. Any retainer sought will be computed by multiplying the number of hours a plan attorney believes a matter will take, by the discounted hourly rate. For instance; 10 hours x \$125.00 = a retainer of \$1,250.00. Any unused portion of the retainer will be returned to you.

**Contingency Fee Discounts:**

Attorneys often work on a contingency fee basis on such cases as personal injury and collections. This fee is usually expressed as a percentage of the amount collected or awarded. In some cases, fee maximums are set by state law in which case your fees will be 10% lower than the state maximum rate or the attorney’s usual rate, whichever is lower.

## **Nation Safe Drivers Roadside Assistance**

If your vehicle has suffered mechanical failure and leaves you stranded while on your journey, our Safe Drivers Roadside Assistance provides safety and peace of mind.

- Member Services: (800) 745-5791
- Group Code 49630
- Hours of Operation: 24/7, 365 days per year

Members will be asked for their Group Code when they call for service.

## **IDENTITY THEFT SOLUTIONS**

### **Identity Monitoring and Theft Protection**

Identity monitoring monitors the activity associated with an identity across multiple data sources to detect the type of fraudulent activity that takes place prior to the theft of any individual identity.

Please note the identity monitoring coverage is limited only to the member. Identity theft advocates will assist you with the restoration of your identity to its pre-theft state up to \$1-million of coverage.

### **IDENTITY THEFT INSURANCE CLAIMS**

When filing a personal identity theft claim please contact a claims administrator at the toll free number provided below. Please identify yourself as a Legal policyholder. Please note the insurance coverage is limited only to the member.

- Member Services number: 800-201-8447 Press: 0
- Hours of Operation: 10:00 am – 5:00 pm EST, Monday – Friday

### **IDENTITY THEFT RESTORATION**

Identity theft advocates will assist you with the restoration of your identity to its pre-theft state up to (1) ONE MILLION DOLLARS. If you believe you are a victim of identity theft contact an identity theft advocate using the toll-free number provided below.

- Member Services number: 800-201-8447 Press: 0
- Hours of Operation: 10:00 am – 5:00 pm EST, Monday – Friday

### **Lost or Stolen Credit Card & Document Recovery Services**

Paralegals will assist you with the cancellation and re-issuance of any lost or stolen identification or credit cards.

### **LOST OR STOLEN CREDIT CARD ASSISTANCE / DOCUMENT RECOVERY SERVICES**

Paralegals will assist you with the cancellation and re-issuance of any lost or stolen identification or credit cards. You will be required to remain on the line with the paralegal during the process of contacting your credit card issuers.

- Member Services number: 800-201-8447 Press: 0
- Hours of Operation: 10:00 am – 5:00 pm EST, Monday – Friday

### **IDENTITY MONITORING**

Identity Monitoring monitors the activity associated with an identity across multiple data sources to detect the type of fraudulent activity that takes place prior to the theft of any individual's identity. Please note the identity monitoring coverage is limited only to the member.



- Member Services number: 800-201-8447 Press: 0
- Hours of Operation: 10:00 am – 5:00 pm EST, Monday – Friday

## TECHNICAL SOLUTIONS

### KEYLOGGING DEFENSE SYSTEM™

Our Keylogging Defense System™ helps prevent online identity theft by encrypting every keystroke at the keyboard level and then reroutes those encrypted keystrokes directly to your Internet browser. To download and install the Keylogging Defense System™ software visit: [www.keyloggingdefense.com/MormanAndCompany-KEY](http://www.keyloggingdefense.com/MormanAndCompany-KEY)

- Technical Support: (866) 787-4542 or [tech-sup@guardedid.com](mailto:tech-sup@guardedid.com)
- Hours of Operation: 9:00 am – 5:00 pm EST, Monday – Friday

### UNLIMITED SECURE REMOTE TECH SUPPORT

- Member Services: (844) 682-5957
- Hours of Operation: 24/7, 365 days per year

### DATA BACK UP & STORAGE

Visit <https://www.idrive.com/idrive/signup?pln=Free> to download and install the Data Back Up & Storage.

### BIT DEFENDER SOFTWARE

To download and install the Bit Defender Software visit: [www.keyloggingdefense.com/MormanAndCompany-TSP](http://www.keyloggingdefense.com/MormanAndCompany-TSP)

## HEALTH AND WELLNESS

### Personal wellness concierge

Navigate your route to a healthy lifestyle with a personal wellness concierge who will provide access to wellness benefits vital to longterm health.

### FREE & DISCOUNTED LEGAL SERVICES:

**Member Service Representatives** are available to assist you with all of your attorney referrals.

- Member Services number: 800-201-8447 Press: 0
- Hours of Operation: 10:00 am – 5:00 pm EST, Monday – Friday

### HOW TO REACH A PLAN ATTORNEY:

Members obtain all legal referrals by contacting Member Services, using the toll-free number provided above. There is no limit to the number of referrals you may receive.

### CONTACTING PLAN ATTORNEYS:

When contacting a Legal Network plan attorney you must notify the attorney's office that you are a Legal Network member. If for any reason the plan attorney is unable to assist you please call our toll-free Legal Network Member Service number.

### TAX PREPARATION & ADVICE

- Member Services number: 800-201-8447 Press: 0
- Hours of Operation: 10:00 am – 5:00 pm EST, Monday – Friday

Your call to the Tax Hotline will be answered by a tax and/or financial expert who will immediately assist you with your tax and/or financial planning questions.

# DEFINITIONS AND MISCELLANEOUS INFORMATION

## LEGAL PLAN DEFINITIONS

**BANKRUPTCY CHAPTER 7:** Includes preparation of the petition, documents, and scheduling of a 341 hearing. Filing fees, court appearances and costs are additional. Attorneys may charge one fixed rate, which would include the basic fixed fee plus costs, court time and expenses. To qualify for the discounted rate, income cannot exceed the state's median income in which the bankruptcy is being filed. If income exceeds state's median income, plan attorneys can assist members at the guaranteed low hourly rate.

**DIVORCE (SIMPLE):** Plan attorneys will review and prepare the documents and/or petitions necessary for a simple divorce. Plan attorneys will represent you, one time, at the final hearing. To qualify for a simple divorce, the plan member's spouse is not represented by separate counsel, there are no minor children under age 18, marital assets are less than \$70,000 and all issues are agreed to without aid of counsel. Additional court appearances, mediations, the filing or preparation of documents affecting property, costs, or separation agreements, are not included and would be handled at the guaranteed low hourly rate.

**ELIGIBLE FAMILY MEMBERS:** Are defined as the plan member's spouse or domestic partner, dependent children who are under the age of 25 and any categorically dependent individuals living in the plan member's home such as a parent or grandparent. Where applicable, please note the identity theft insurance and identity monitoring coverage are limited only to the member.

**INCORPORATION (REGULAR):** Includes preparation of the incorporation documents, (articles of incorporation, by laws, and the minutes). This does not include filing fees, costs or the corporate kit. Any extended work for the new corporation is not eligible for family plan discounts. Not-for-profit organizations, limited liability companies (LLC's) and limited liability partnerships (LLP's) are not included in this definition. Plan attorneys can assist members choosing to set these entities up at the guaranteed low hourly rate.

**NAME CHANGE:** Plan attorneys will assist you and your family in obtaining a name change when it is not contested or challenged by another party. This includes preparation of the petition, attendance at the hearing, and preparation and review of the final judgment document. This fee does not include additional court appearances, filing fees, or the attorney's travel time to and from the courthouse.

**NON-SUPPORT (SPOUSE/CHILD):** The discounted fee for you and your family includes the preparation for and the attendance at a single hearing for judgments or contempt citations for non-payment of alimony and child support maintenance. Additionally, the plan attorney will provide one hour of collection efforts after the hearing, which may include an initial phone call made and/or a collection letter written on the your behalf. Preparation does not include obtaining discovery evidence, extended court time and extended collections work. All extended legal care will be provided to members at the guaranteed low hourly rate.

**PLAN/PARTICIPATING ATTORNEYS:** Are defined as licensed and qualified to practice law in their state, to maintain professional liability insurance if required by their state, and have contracted with Legal Network to provide legal services to plan members as outlined in this Plan Member Guidebook for the law areas that they handle and the cases that they accept.

**PLAN MEMBER:** Is defined as any person who has purchased a SOTR® membership and is current with their payments.

**RESIDENTIAL REAL ESTATE CLOSING:** The discounted fee for a residential real estate closing includes a free initial consultation and the review of the member's purchase or sales agreement. Additionally, the plan attorney will provide one hour of representation at the closing for the purchase or sale of residential real estate. Additional hours will be billed at the guaranteed low hourly rate.

All research including Title insurance, liens, deeds, property judgments, flood, hazard, or mortgage insurance, and fees associated with filing real estate documents in your state are not included in the definition or covered by this discounted rate. Additional work will always be done at the guaranteed low hourly rate.

**SIMPLE WILL (NO CHARGE WILL):** Is defined as a will distributing personal property and homestead, not involving trusts, specific bequests, real estate, tax matters, guardianships, living wills, health care proxies or partitions.

**SIMPLE WILL WITH MINOR'S TRUST:** The discounted fee includes the preparation of a Simple Will with a Minor's Trust for the surviving minor children of the plan member. This document will contain information related to minor children (specifically; name, date of birth, social security number), real estate, specific bequests, and information pertaining to the appointed guardian of the estate of our member.

This fee does not cover extensive information regarding retirement plans, investments and their tax treatment, other kinds of trusts, complex tax matters, or estate planning. Counsel for these additional areas of law will be provided to plan members at the guaranteed low hourly rate.

**TRAFFIC DEFENSE:** The discounted fee applies to first time non-criminal traffic infractions including but not limited to; violation of traffic control device, failure to stop at a stop sign, improper change of lane, illegal turns, improper or unsafe equipment, expired tag, no proof of insurance, unlawful speed, improper passing, failure to use turn signal, failure to yield the right of way and safety belt violations.

The special privileged rate applies to each individual non-criminal traffic infraction. The discounted fee includes the preparation of any necessary court documents and attendance at a single court hearing to settle a single, first time, misdemeanor traffic infraction.

The discounted fee does not include court costs, fines imposed by the presiding judge, additional scheduled hearings or other traffic matters that the court deems to be criminal in nature.

## ROADSIDE ASSISTANCE

As a member of NSD's 24 hour roadside assistance plan, You will not be required to pay any additional fee or sum in addition to the membership fee when your service is for a tow of 15 miles or other covered service that does not exceed the benefit limit of \$50.00 per occurrence.

Your membership continues until expiration or cancellation by yourself, or sponsoring company.

All 24-hour roadside assistance services are provided by Nation Motor Club, Inc. administrative offices at 800 Yamato Road, Suite 100, Boca Raton, FL 33431.

- For Arizona, Arkansas, Hawaii, Louisiana, Massachusetts, Nevada, Tennessee, Texas and Washington members, services are provided by Nation Motor Club, Inc. dba Nation Safe Drivers.
- For California members, services are provided by Nation Motor Club, Inc. California Motor Club Permit Number 5157-3.
- For Alabama members, services are provided by Nation Safe Drivers, LLC.

This is not an automobile liability insurance contract.

This is not an automobile physical damage insurance contract.

Service obtained from any other source other than Nation Motor Club, Inc. dba Nation Safe Drivers is not covered and is not reimbursable.

You have the right to file a complaint by submitting a written complaint to our Customer Service Department at 800 Yamato Road, Suite 100, Boca Raton, Florida 33431, or contacting a representative by calling 800-338-2680.

All of the benefits and services of your Membership are described herein and are applicable throughout the United States, Canada and Puerto Rico.

**24-Hour Roadside Assistance:** You must call 1-800-745-5791 for your 24-hour emergency roadside benefits. **IMPORTANT:** Please be with your vehicle when the service provider arrives, as they cannot service an unattended vehicle. **NOTE:** Only one (1) service per seventy-two hours and three (3) free services per year.

- a. Towing – Provided for up to 15 miles or up to \$50 per occurrence at no charge to member. Additional mileage is the responsibility of the member and will be negotiated prior to sending out service (extrication is excluded).
- b. Emergency Road Service – Any available contracted road service that is needed to get your vehicle running (i.e. hose replacement or tightening of cables or belts etc.)
- c. Essential Fluids or Supplies Delivery – Including gasoline, water, oil, or any supplies necessary to send a member's car on its way (member responsible for actual cost of fluid or supplies requested).
- d. Flat Tire Changes – Includes changing a flat tire with your good spare.
- e. Emergency Battery Service – Includes tightening or cleaning of cables, jumpstarts, minor adjustments to alternator etc.
- f. Lockout Services – Lost keys, broken keys, or accidentally locked out of your vehicle, we will send a locksmith.

Coverage: Is extended to member, legal spouse and dependent children up to age 21 living at home.

The following items are not included as part of the emergency roadside assistance benefit: Cost of parts, replacement keys, fluids, lubricants, or fuel, cost of installation of products, material and additional labor related to towing. Disconnecting or reconnecting drive shaft. Non-emergency towing or other non-emergency service. Trucks over one-ton capacity, taxicabs, limousines or other commercial vehicles. Towing from a service station, garage or repair shop. Towing by other than a licensed service station or garage; vehicle storage charges; a second tow. Service on a vehicle that is not in a safe condition to be towed. Towing or service on roads not regularly maintained, such as sand beaches, open fields, forests and areas designated as not passable due to construction, etc. Mounting or removing of snow tires or chains. Towing at the direction of a law enforcement officer relating to traffic obstruction, impoundment, abandonment, illegal parking, or other violations of law. Repeated service calls for a covered vehicle in need of routine maintenance or repair. In the event of damage due to fire, flood or vandalism: Cost related to physical damage due to fire, flood, or vandalism are normally covered under your vehicle insurance. Nation Motor Club, Inc. dba Nation Safe Drivers will assist you when you call our toll-free number, but you will have to pay for these services and submit your bill to your insurance company or agent as a part of the insurance claim.

**Reimbursement for Covered Services:** Reimbursement is provided when a covered individual contracts service on their own from a licensed service provider in the business of providing such services. In the event you should contract service on your own for any covered service and pay for the service out-of-pocket you may submit your original receipted roadside expenses for reimbursement consideration to Nation Motor Club, Inc. dba Nation Safe Drivers. To obtain reimbursement claim forms you may call toll-free 1-800-338-2680 or send your request in writing to Nation Motor Club, Inc. dba Nation Safe Drivers 800 Yamato Rd Ste 100 Boca Raton FL 33431. Maximum reimbursement for services not obtained through our network is limited to fifty dollars (\$50).

## SERVICE PROVIDER NETWORK

Nation Safe Drivers operates through a network of contracted service providers who have arrangements with our dispatch to perform road and towing service for Nation Safe Drivers members. As independent contractors, they have exclusive control over their own equipment and personnel. Nation Safe Drivers is not responsible for their acts or omissions.

**Theft Reward** – In the event your car is stolen anyone that provides information to law enforcement agencies that leads to the apprehension of the perpetrator is eligible to apply for a \$500 reward. Members or members family are not eligible to apply for a reward.

**Hit and Run** – In the event of a hit and run involving a car registered to a member anyone providing information to law enforcement agencies that leads to the apprehension of the perpetrator is eligible to apply for a \$500 reward. Members or member's family are not eligible for a reward.

**Emergency Trip Expense Reimbursement** – If your covered vehicle is disabled by collision more than 150 miles from your residence, as a member you may qualify for up to \$300 in emergency trip expense reimbursement (maximum of \$100 a day for up to 3 days (72 hours). In the event of a collision or accident with another vehicle or object (reported in writing to state or local police), while your covered vehicle was being operated by you or a covered family member, and which occurs more than 150 miles away from your residence and results in an accidental disablement of your covered vehicle, you may be reimbursed for one or more of the expenses listed below if incurred within 3 days (72 hours) following the accident. NOTE: Mechanical failure of your covered vehicles is not covered by this benefit.

1. Commercial transportation (by common carrier licensed to carry passengers for hire) to your residence or destination and return to pick up your disabled vehicle after repair.
2. Local commercial lodging and meals (incurred in the vicinity where the collision occurred).
3. Rental of a replacement automobile obtained from any bona-fide car rental agency.

For reimbursement of expenses listed in this section, you must submit a claim to Nation Safe Drivers, within 21 days of the accident disablement, which includes your name, membership number, mailing address and a bona-fide copy of the filed accident report. You must also include paid receipts validated by the companies providing you service.

## MISCELLANEOUS INFORMATION

- Participating attorneys are bound by their state's professional code of ethics. They will advise you if they have a conflict of interest in taking your case. Attorneys have the inherent right to decline a case for any reason. However, plan attorneys have agreed not to reject any eligible plan member seeking services by reason of the amount of fees to which he or she may be entitled to charge under the SOTR® plan. If this occurs, you may be referred to another attorney on the plan by calling Legal Network Member Services Department for assistance.
- Attorney fees are paid directly to your plan attorney. Participating attorneys are not employees of Morman & Company and have no financial obligation to the company.
- SOTR®, Morman & Company and any of their agents, officers, or subsidiaries are not liable to indemnify or reimburse any plan member or participating attorney for any attorney fees or costs generated by the plan member.
- SOTR®, Morman & Company, its subsidiaries, State Bar Associations and other regulatory agencies do not guarantee the quality or quantity of legal services that are provided by plan attorneys. However, all participating attorneys are required to provide certificates of liability insurance if required by their state associations, and background checks are performed periodically to verify that they are in good standing.
- The plan attorneys in their attorney/client relationship have the sole responsibility for providing legal services to the plan member.
- SOTR® is not a law firm, insurance carrier or a provider of legal services.
- The term "guarantee" as used in this guidebook refers to the guarantee that Legal will use its best effort to locate and refer its members to an attorney that will abide by the fee schedule outlined herein. If Legal cannot find such an attorney for a member, the member's only recourse is a refund of the most recent month's membership fee.
- Court filing fees, expert witness fees, court costs, court reporter fees, transcript expenses, photocopying costs, postage, telephone toll charges and any other incidental expenses incurred by the plan member are excluded from discounted rates under any of the three pricing formulas described in this guidebook. Travel expenses are not eligible at discounted rates when the attorney must travel to represent a plan member's interests.
- Information available at [www.mormanandcompany.com/membership](http://www.mormanandcompany.com/membership) will contain the most up-to-date plan benefits, definitions, terms and conditions, etc. In the event of a conflict or discrepancy, the website content shall be considered the most up-to-date and correct.