

HelpNet's Legal & Financial Services

HelpNet is pleased to provide employees and their families with legal and financial assistance. With the increasing complexity surrounding marriage, custody and child support issues, as well as elder care, financial, credit and tax related issues, an astounding 90% of the population have a need for legal or financial services.

HelpNet has partnered with CLC (Consolidated Legal Concepts), America's premier provider of legal and financial assistance, to meet the needs of today's workforce. With over 20,000 credentialed attorneys, mediators, and financial professionals, CLC has one of the largest and most experienced networks in America today.

Legal Benefits

Legal – Each member is entitled to one (1) initial thirty-minute office or telephone consultation per separate legal matter at no cost with a network attorney. In the event that you wish to retain a participating attorney after the initial consultation, you will be provided with a preferred rate reduction of 25% from the attorney's normal hourly rate. Virtually all types of legal matters are eligible for these services

Important! Matters involving disputes or actions between members and their employer, CLC or its plan sponsors, agents or their officers, directors or employees are specifically excluded from eligibility of this plan. Court costs, filing fees and fines are the responsibility of the member.

Mediation – Each member is entitled to one (1) initial thirty-minute office or telephone consultation per separate legal matter at no cost with a network mediator. In the event that the member wishes to retain a participating mediator after the initial consultation, they will be provided with a preferred rate reduction of 25% from the mediator's normal hourly rate. Typical matters may include divorce and child custody, contractual and consumer disputes, real estate and landlord tenant, car accidents and insurance disputes.

“Do it Yourself” Legal Forms Document Preparation – Our simple and inexpensive online/assisted (members will have access to telephonic document preparers) process will enable consumers to complete their own legal document preparation from the comfort of their home, without incurring the cost of an attorney, or dealing with lengthy completion and delivery periods. Members will receive a preferred discount of 10% off and the types of forms include, divorce, wills, living wills, power of attorneys, immigration and more.

Financial Services

Financial – Each member is entitled to one (1) initial thirty-minute telephonic consultation with a financial expert. Typical matters include credit counseling, debt and budgeting assistance, tax planning, retirement and college planning questions. These services are provided by seasoned financial professionals and licensed CPA's. Telephone consultations are generally limited to thirty minutes per issue. Local referrals are available for more complex financial planning issues.

In the event a member wishes to retain their counselor for additional services, members may elect to continue working with their coach at a rate of \$39.95 per month. This service provides the member with unlimited access to their financial coach and the member may continue on a month-to-month basis.

Tax Consultation and Preparation – Members are entitled to receive up to 30 minutes of telephonic income tax planning related consultation per year on each separate tax issued they encounter. Preparation of all personal income tax documents are prepared by a CPA at a preferred rate reduction of 25% from the CPA's normal fee.

Website Services

Website – www.clclegalplans.com User Name: **helpnet Password: **helpnet****

Each member shall be provided with unlimited access to the Web Site and its services, which include (but are not limited to) enhanced legal and financial forms (there are more than 5,000 and are updated regularly), more than 45 financial calculators, professionally written articles, FAQ's and much more.

Examples of the types of matters members may use this program:

- Civil/Consumer Issues:** warranties, retail transactions, general legal matters.
- Personal/Family Legal Services:** adoption, custody, divorce, name changes, etc.
- Financial Matters:** bankruptcy representation and defense of lending legal issues.
- Real Estate:** acquisition or sale of real property, lease/rental agreements, disputes.
- Criminal Matters:** defense of both misdemeanor as well as felony criminal acts.
- IRS Matters:** assist with negotiation with IRS, audit environment or lien/balance due.
- Estate Planning Law:** estate planning/asset preservation vehicles, wills/trusts.
- Immigration and Naturalization:** green cards, citizenship, work and student visas.
- Financial Services:** manage cash flow and invest properly.

Help is just a call away.....

Battle Creek, MI area: (269) 660-3900 or (800) 969-6162
Flint, MI area: (810) 230-0076 or (800) 230-0151
Kalamazoo, MI area: (269) 372-4500 or (800) 523-0591
All other locations: (800) 969-6162