Here at MINES, we understand the challenges that arise when it comes to legal matters and financial issues. For everything from preparing a will to filing taxes, we are dedicated to working to find you the best help that you can get. Call into MINES for both legal and financial referrals so you can find the right solution to fit your needs and circumstances. We are here to guide you down the right path when it may be difficult to make sense of all the available options.

Overview of Legal Benefits

Each member is entitled to one 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.

Mediation
Each member is entitled to one 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, etc.

“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. The types of forms include divorce, wills, living wills, power of attorneys, immigration, and much more.

Attorney-Assisted Will Preparation
For a separate fee, members may choose to prepare a will with the assistance of an attorney. A simple questionnaire will be sent out in a “Will-Kit” to be filled out by the member and returned to an attorney. The attorney may discuss and recommend other estate planning services to properly protect your estate. If, during the initial consultation, it is determined that a simple will does not meet your needs, you may obtain other estate-planning services at a preferred rate of 25% off the attorney’s normal fees.

Civil/Consumer Issues
This category includes issues relating to retail transactions, warranty and other consumer product matters, issues relating to governmental entitlements and benefits, advice on small claims court, and other general legal matters.

Personal/Family Legal Services
These services include adoption and guardianship, custody and support matters, divorce, separation and annulment issues, and name changes, as well as other domestic or family law issues.

Business Legal Services
This category provides for advice, consultation, and representation for contracts, incorporation, partnerships, and other commercial activities.

Criminal Matters
These services include the defense of both misdemeanor as well as felony criminal acts of all kinds.

Immigration and Naturalization
This category of services includes green cards, U.S. citizenship, work and student visas, family based immigration, deportation and removal defense, INS and immigration court appeals, asylum, and many other immigration issues.
Overview of Financial Benefits

Each member is entitled to telephonic consultation with CLC’s financial counselors at no cost. Typical matters include credit counseling, debt and budgeting assistance, tax planning, and retirement and college planning questions. These services are provided by seasoned financial professionals and licensed CPA’s. Telephone consultations are generally limited to between thirty and sixty minutes per issue. Local referrals are available for more complex financial planning issues.

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

Financial Services
It is becoming increasingly important for individuals to plan for the future. There are many areas in which the professionals we have contracted with can help members with their retirement planning needs. One of the most effective ways to meet this objective is to manage cash flow and invest it properly to reach desired levels of saving. The professionals who we can refer members to will assist them in charting a path which will assist them to accumulate savings and invest the savings into a well diversified portfolio.

Financial Matters
Members are entitled to bankruptcy representation and defense of lending related legal issues by appropriately qualified attorneys.

Personal Services:
- Retirement Planning
- College Funding
- Life Insurance Needs
- Estate Conservation
- Charitable Giving
- IRA Funding
- General Budget Assistance
- Attorney-Assisted Will Preparation

Real Estate
Real estate services include assistance in the acquisition or sale of real property, lease and rental agreements, property boundary disputes, and other matters surrounding personal real property.

Business Services:
- Buy-Sell Funding
- Deferred Compensation
- Executive Bonus
- Key Person Protection
- Voluntary Payroll Deduction Programs
- Qualified Plan Funding (SEP, 401(k)s, Keoghs, Pensions)

IRS Matters
These services are performed by former, senior level, IRS employees. These specialists possess the ability to negotiate with the IRS on the member’s behalf, whether in an audit environment or to assist them with a lien or a balance due, in order to affect the most favorable outcome.

Estate Planning Law
CLC has secured relationships with estate planning law firms that have agreed to prepare the most popular of estate planning/asset preservation vehicles at prices as low as 25% off usual fees. These services include wills, revocable living trusts, charitable trusts, etc.

Real Estate
Real estate services include assistance in the acquisition or sale of real property, lease and rental agreements, property boundary disputes, and other matters surrounding personal real property.

How to Access Services

Call MINES to request a telephone appointment with a staff member.

If you are not in our system, a MINES staff member will ask some basic questions such as your name, address, company, etc.

After giving a MINES staff member information regarding your legal and financial needs, you will be transferred to a representative of CLC Incorporated.

If you have any additional questions or need other information, MINES staff will be happy to assist you.

Each member will be provided with unlimited access to the CLC Core website with information on thousands of legal and financial topics, more than 45 financial calculators, financial forms, professionally-written articles, FAQs, and much more.

Go to www.MINESandAssociates.com and enter your username and password in the column on the right for your legal/financial benefit.

Username: mines  Password: associates

This guide is for informational purposes only. Call MINES for specific information about benefits, limitations, and exclusions.